

Deep in jazz Annual festival kicks off Friday — Section II



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YOUR SOURCE FOR LOCAL NEWS, ARTS AND OPINION SINCE 1915



Carmel High School senior Sage Simon, 17, apparently leaped to his death off Bixby Creek Bridge last week.

Suicide victim was well-known, well-liked, top student

By JOHN DETRO

WHILE HIS parents prepared for a public memorial gathering at 4 p.m. Saturday near the Carmel Valley Community Youth Center's gazebo, other adults who knew 17-year-old Sage Simon spoke words of caring and regret.

"We all love Sage," said Assistant Principal Pat Beebe of Carmel High School. "He was a sensitive guy — and a stellar student with a 3.97 grade point average."

"It's a real tragedy," CHS music teacher Dick Robins said. "This lad would have added a lot of great tunes to the world."

Carmel High mates numbed by news, learning to cope

By DELIN CORMENY

TO THE naked eye, not much has changed since last week at Carmel High School — except now there is an empty seat in each of the classes where Sage Simon had sat.

Students are flirting in the hallways, running to class, exchanging notes and telling secrets to one another as normal teen-agers do.

But a closer look reveals that their laughs are a little softer, eyes a little wearier

See REACTION page 21

ing 4:30 a.m. reports that a car was parked in the southbound lane with the stereo playing and motor running.

Well-known, well-liked

Jerry Pesce, Carmel Unified School District psychologist who helped comfort jarred and weeping students, said the youth was "well-known and well-

See SUICIDE page 21

CUSD parents may ask board member to resign

By PAUL WOLF

A GROUP of outraged parents is challenging Carmel school board member Annette Yee Steck for sending her child to private school and may ask her to resign.

"I don't think I should step down because of a purely personal decision," responded Yee Steck, who went unchallenged for re-election to the Carmel Unified School District board in a filing period that closed last month.

Yee Steck's five-year-old son, Jonathan, is attending All Saints' Episcopal Day School in Carmel Valley. That school's Early Childhood Unit is the equivalent of the CUSD's kindergarten.

Parents plan to address Yee Steck and her four board colleagues during the open-microphone por-

See YEE STECK page 18



PHOTO/PINE CONE FILE

■ CHS close to naming new principal — see page 7.

Is Yee Steck's decision a vote of 'no confidence'?

30-year payoff ups dam cost

■ Debt would be \$65 million less if MPWMD opts to pay new project off in 20 years.

By PAUL WOLF

THE DEBT on the New Los Padres Dam would be \$65 million more if the Monterey Peninsula Water Management District chooses to pay it off over 30 years instead of 20, according to a consultant retained by the MPWMD.

Debt on the dam — the subject of an authorizing election in November — would run \$283 million with a 30-year amortization period; over 20 years, it would amount to \$218 million, according to John Sheldon, vice-president of public finance for the San Francisco-based Rauscher Pierce Refsnes, Inc., which specializes in bond financing.

Sheldon, contacted by The Pine Cone Tuesday, said his figures are based on a \$116.3 million construction cost.

The MPWMD Board of Directors has put a ceiling on capital costs at \$116.5 million. The water board has also agreed that, should voters approve the project, debt service will not run longer than 30 years.

According to Sheldon, the 30-year period is the industry standard for such projects and usually is used as the first model for projecting debt.

Debate ahead?

Over the next several months, it is likely that the period of amortization will become a bigger issue than which specific bond arrangement the district may select.

The advantage of a longer payoff period is that the

annual payments are less, thus making the new user fee to be added to the bimonthly water bills less daunting.

A 30-year bond would require annual payments of about \$9.7 million, as compared to annual payments of \$11.5 million for the shorter term, according to Sheldon.

In another way of looking at it, each household would pay 87 cents per unit on the 30-year plan, and

See DAM page 20

Triathlon triumphs



PHOTO/SUSAN BECK

The first-ever Triathlon at Pacific Grove got off to grand start last Saturday as participants faced the taxing ocean swim. For much more, see pages 2 and 24.

WITHOUT A HITCH

■ *Triathletes came to Pacific Grove from around the world, but the true winner was the event itself.*

By PAUL WOLF

A NEW tradition was born in the span of one cool, foggy September day. In Pacific Grove, where the Good Old Days and the Victorian Homes Tour are well-known fixtures, and where a marching band festival and butterfly parade are a part of every child's vocabulary, a new event has taken root.

By all indications, Saturday's inaugural Triathlon at Pacific Grove, held at Lovers Point Park and along the waterfront, was a huge success.

True enough, there were probably more volunteers (about 600) than there were spectators (400 to 500). Whether the event ever grows to the scale of the Big Sur International Marathon (held in April) is open to question. Yet those involved with the

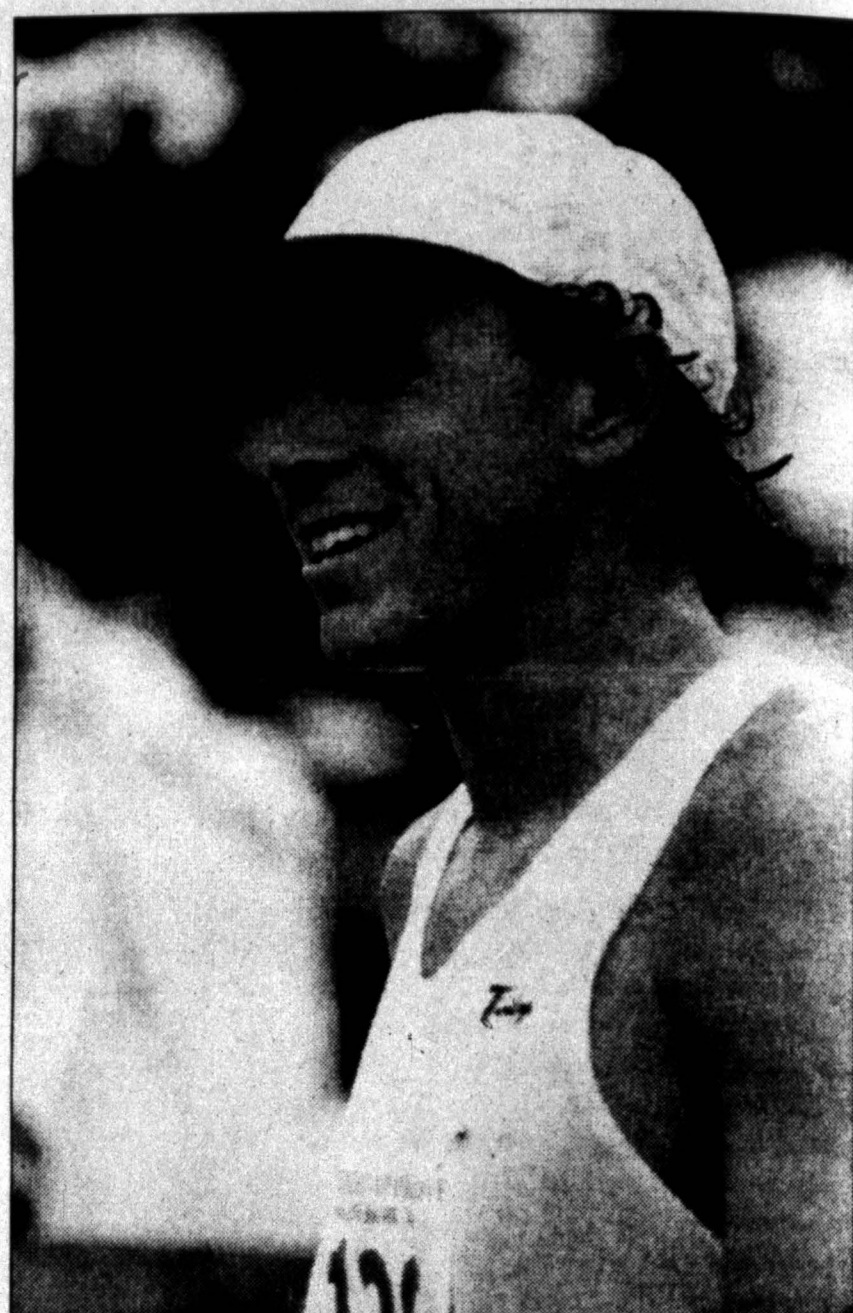
new event expect great things.

"I think we have a winner here," said PG Mayor Sandy Koffman, who is part of a city council that has unanimously supported the event from its conception about a year and a half ago.

"The athletes' expectations were more than met," she said. "From the organizers' perspective, it couldn't have been better managed and coordinated. And the volunteers were the heroes of the day. It was a celebration of the community, as well as these great athletes."

Some 350 amateurs, pros and elites — men and women, young and old — came from through the United States, Canada and a few other countries.

From a business standpoint, the event was a boon, filling inns and restaurants at a time when most establishments are struggling with the post-Labor Day blues, according to Moe



PHOTOS/SUSAN BECK

Pacific Grove resident Brian Kadan was thrilled with his second place win in the 20-29 age division for amateurs in the city's first triathlon held Saturday.

Ammar, executive vice-president of the Pacific Grove Chamber of Commerce.

"Every room was full, so we had to send people to Salinas and King City," Ammar said, noting that races at Laguna Seca added considerably to the

See **TRIATHLON** page 24



Dozens of women braved the cold (58 degrees) Pacific Ocean early Saturday morning at Lover's Point to swim 1.5 kilometers in the first leg of the Triathlon.

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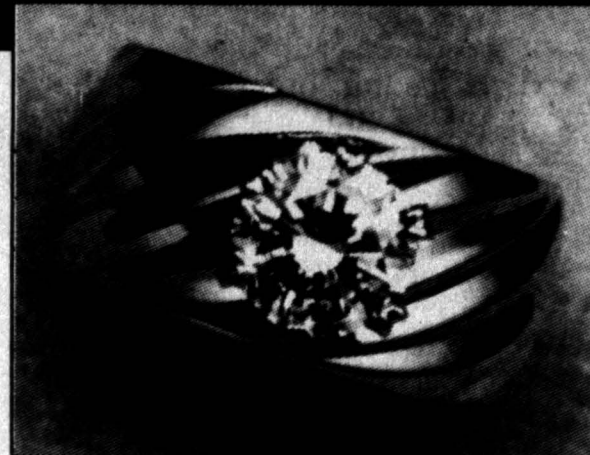
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If it walks like a Cooper . . .

MONTEREY'S Joanne Hudley just moved here from Los Angeles with her daughter, **Toonie, 5.**

Toonie was attending a summer school kindergarten down there and she thought there was something rotten in Denmark about the whole thing.

(Make that something rotten in L.A.)

HER teacher, **Miss Cooper**, had taken a two-week leave to get married, and when she returned she told the youngsters to call her **Mrs. Bartholomew** from then on.

Toonie didn't buy it.

"WE have a new teacher," she told her mother who picked her up after school that day.

"What's her name?" asked Joanne.

"WELL," replied Toonie, "she SAYS her name is Mrs. Bartholomew, but she shorrre looks like Miss Cooper to me!"

Nothing gets by Toonie.

□□□

TODAY'S QUOTE ... Newt Gingrich, addressing the conservative Christian Coalition membership last weekend:

"It is liberals who bought a pact with the devil.

"IT is they who have trapped the poor in drug addiction, prostitution, violent crime, ignorance, illiteracy and misery."

AND let us not forget, either, that it is liberals who are responsible for crabgrass, thinning hair, the 7-10 split, navel lint, downhill putts and the heartbreak of psoriasis!

□□□

ON THE TOWN ... When **President Clinton** and **Chelsea** were here early last week, they DID indeed go out on the town for dinner one night — Sunday — and arrived with an entourage shortly before 10 p.m. at — **Pacific's Edge** in **Highlands Inn**.

The restaurant had received a phone call a couple of days before, seeking reservations for a "party of 18" at 10 p.m. Sunday.

THE CALLER used a fictitious name for the reservation. (I always use "George Peterson," myself, but don't let that get around. I just may switch to "Bill Clinton" to see if I get better tables!)

Anyway, that Sunday, Secret Service personnel thoroughly checked out the hotel during the day, and when the president and his group arrived that evening the S.S. folks stationed themselves at all exterior doors and at strategic spots in the dining room.

TWO more S.S. men stayed in the kitchen to observe the president's food being prepared.

Other diners in the restaurant (the place was packed) were enthralled, and gave the president standing ovations when he arrived and also when he left shortly after midnight.

SO what did he eat?

Terrible Teri, the astounding detective who is everywhere, said he started with apple curried soup, which was followed by local artichokes and a main course of venison. The group also had a Robert Mondavi Cabernet with the meal.

A White House staff member paid the bill. ("Hey, a good tipper!" commented one pleased waitperson.)

The gregarious Clinton stopped to chat with diners and hotel staff members a number of times on the way out, and sought out **Highlands Inn GM David Fink** to compliment the excellent quality of the meal.

"IT'S not every day your restaurant is praised

See **FITZPATRICK** page 16

65 YEARS AND COUNTING



PHOTO/COURTESY MERV SUTTON

The new, expanded Nielsen's crew, upon arrival to the new location on San Carlos at 7th in September 1980.

Despite transformations, Nielsen Bros. still seeks to be the small-town alternative to supermarkets

By **PAUL WOLF**

OF THE many dramatic changes over its six-and-a-half decade history, Nielsen Bros. Market owner **Merv Sutton** likes to reflect on one technological innovation that caused ripples throughout the community.

In the late 1980s, when the grocery installed scanners and a computerized record-keeping system, there was good reason to expect a fuss. All customers with charge accounts—roughly 10 percent of Nielsen's business—would now be known, at least officially, by a number.

The modernization improved service, but there was an unfortunate symbolism in the eyes of many who prized personal service.

"I didn't like this idea at first, and customers didn't either," Sutton reflected. "We needed these things for accuracy and convenience. But it was a loss of personal identity, and that is what we were concerned about. The attitude was, Is Nielsen's getting too big for their britches?"

As the store (at San Carlos and 7th) celebrates its 65th anniversary today, Sutton ponders the ongoing objective: To preserve the corner-store ambiance while adapting to inevitable change.

"We call ourselves the non-supermarket, and that is the kind of image we try to keep," Sutton said.

Personal touch

We all know what happened: The scanners were kept. Folks got used to (and perhaps appreciated) more automation. And Nielsen employees continued to remember the names of the regulars.

"How much effort does it take to speak to someone, whether you know them or not?" asks **Evelyn Balazs**, who has worked at Nielsen's for 32 years.

Balazs is no ordinary employee—for she, like the store itself, presents a direct link with Carmel history. Before she worked for Nielsen Bros., she and her husband, **Michael**, worked at a market called **Kip's**, where **Mr. Balazs** was manager. Nielsen's "non-supermarket" style is what keeps her around.

Sutton, 57, has deep roots in Carmel, where he was raised and has spent his adult life. He began working for the store in 1958 and the next year married **Nancie Nielsen**, daughter of one of the brothers,

Walter. Many years later, the couple would buy out both him and older brother **Harold**, thus taking over the business. The two were owners before the big move, in September 1980, from the small storefront at **Dolores** between 7th and 8th to the new **San Carlos** location.

Fascinating glimpse

A closer look at the history of grocery stores in Carmel provides some insights into how the food business has changed over the years.

While Carmel's two remaining groceries—**Nielsen's** and **Bruno's Market and Deli** (6th and Junipero)—are alternatives to such places as **Safeway**, **Albertson's** and **Costco**, they are still bigger operations than what existed in Carmel decades ago.

"You have to be bigger to survive," Sutton said.

But there is more to it than size. Nielsen's has had to carve a niche for itself in this age of the supermarket, focusing on specialty foods, wines and liquor, carrying what others do not have.

In the 1930s, before refrigeration, before most of the processed foods we are familiar with today, Nielsen's was one of a total of 14 grocery stores in Carmel.

A recitation of their names—**Kip's**, **Purity**, **Decker's**, **Quality**, **Pilot's**, to name a few—may stir memories for many longtime Carmelites.

Those who know Nielsen's current 6,000-square-foot market may not know that most of its history—that is, from 1930-1980—was spent in the cramped, 2,000-square-foot **Dolores** space, now occupied by **Coamerica Bank**.

Through much of that half century, Nielsen's fabled home delivery and charge accounts were the necessity of a small store space, not just quaint tradition.

In the early days, meat was laid on bed of crushed ice. The "selling area" was a mere five-square feet. Over the years, the floors and the walls began literally to fall apart. At its peak, 90 percent of Nielsen's business was home delivery. "The market wasn't set up for walk-in trade," Sutton said.

Perfect opportunity

After **Dale Leidig** closed his **Leidig Texico Station** in 1978, he offered to build the Suttons the perfect

See **NIELSEN BROS.** page 12



An exterior view of the Nielsen Bros. Market, as it appeared in the early 1970s at its former locations on Dolores between 7th and 8th.



Sheriff's Log

NEIGHBORS CARE about neighbors. So here's a rundown on activity logged by Monterey County Sheriff's Department from Tuesday, Sept. 5, to Monday, Sept. 11. Note — Items from "Carmel" refer to the sheriff's jurisdiction; deputies do not handle calls within the city limits of Carmel-By-The-Sea.

TUESDAY, SEPT. 5

- **Carmel:** A local man reported that

he fell off his bicycle due to "slipping on fruit in front of a store" at a shopping center. "He wanted this documented so he could pursue civil remedies. After his medical release from Community Hospital, he was arrested for outstanding warrants and taken to jail."

- **Carmel Valley:** An administrator for a residential community reported a painting taken from a wall in the hallway of the main building.

- **Carmel Valley:** A woman reported that neighborhood children were playing in the street and "her car was hit by a tennis ball — accidentally."

- **Big Sur:** State park rangers requested help with a subject "who was stranded on the cliffside some 400 feet below Highway 1" and half a mile north of Burns State Park. A 20-year-old male student from Cal Poly-San Luis Obispo was recovered by the sheriff's rescue unit, Big Sur Volunteer Fire Brigade and park rangers.

■ **Carmel:** A woman reported that she let a man take her white 1961 Rolls Royce to get some repair work done. "She has found that he was using her Rolls to take tourists on rides around the peninsula."

WEDNESDAY, SEPT. 6

- **Carmel:** A man called communications and said he was contemplating suicide. "He was intoxicated. Taken to a hospital."

- **Carmel:** A resident reported hearing "a door shut at a nearby vacant home." Officer found a rear door open, but an area check revealed "nothing suspicious."

- **Carmel:** A woman reported that she let a man take her white 1961 Rolls Royce to get some repair work done. "She has found that he was using her Rolls to take tourists on rides around the peninsula."

- **Big Sur:** A San Jose man reported that his car was entered via a window smash on Sept. 3. "Taken — an airline ticket, two pocket knives and a set of keys."

- **Big Sur:** A man said he was "involved in a disturbance" with a woman.

THURSDAY, SEPT. 7

- **Carmel:** A woman reported checks forged at a supermarket. She said they belonged to a Carmel Highlands woman for whom the reporting party handles finances. "The loss was \$1,336."

- **Carmel:** The night clerk at an inn reported that "an unknown subject" had

been "telephoning the business and calling him 'a weenie.'" Also, the same subject has entered the inn "and used the internal phone in the laundry room and elevator" to bother the reporting party.

- **Carmel:** A man reported that a neighbor "tore down a fence post while moving." The neighbor promised to make things right.

- **Carmel Valley:** Officers met with the female half of a couple that's well known to them. "She was afraid of the man due to past and current threats of violence. An emergency restraining order was completed, and he was transported away from the property." (On Sept. 10, he was reported on the property. He was arrested.)

- **Big Sur:** A popular store was broken into, with cigarettes being taken. Officers recovered the property when a man was arrested. "He had a Fresno County warrant out on him for parole violation, and admitted past burglaries at that place and two other local establishments." (He later said he also took a \$2 bill from a wall of the business victimized most recently.)

FRIDAY, SEPT. 8

- **Carmel:** A woman reported getting a threatening phone call "from county jail — suspect unknown."

- **Carmel:** A man and woman reported "that each had battered the other — neither wished to press charges."

- **Carmel:** A local woman called 911 from where she's vacationing in Hawaii. "She requested a close patrol of her residence until her return." When officers checked the dwelling, a man was found inside.

"He claimed to live there," saying it was where he got his mail and that he had a key. "Unable to contact the local woman, officers advised him to leave and not return" until she came home.

- **Carmel:** A man reported his 12-year-old daughter missing from school. A bulletin was issued. It was canceled when she came home at 3:30 p.m.

- **Carmel Valley:** The director at a musical venue reported the theft of the sound system.

- **Carmel Valley:** Security at a popular resort reported that some golf clubs had been stolen.

- **Pebble Beach:** A man reported that

See LOG page 16



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After-school program set to move

New faces, activities will fill coveted Room 16 in early October

By JOHN DETRO

THE CONTROVERSIAL Room 16 at Sunset Center will be occupied by Carmel Recreation Division's after-school program for local youngsters in the opening days of October.

That word came Wednesday from Pat Stippel, recreation commission chairperson, as she reviewed the agenda for today's 4:15 p.m. commission meeting in the Bingham Room of Sunset Center.

Carmel Adult School had used Room 16, rent-free over a 31-year span, as the site of art classes. The smaller Room 18 was offered for the same purpose, but some artists and art students complained that the Sunset Center staff decision on the switch was a slap at Carmel's standing as an art colony.

The unhappy group barraged council members with phone calls and petitions. At a special, one-item meeting last Wednesday, city council affirmed the relocation.

"As far as I know," Stippel said Wednesday, "(Recreation Coordinator) Dawn Pease has had no feedback from these artists. We see a peaceful move of the program from old quarters (Vista Lobos facility) to Room 16."

Public works staffers will "make some repairs and repaint" Room 16, she continued. "Everything depends on their work schedule. I don't expect problems."

FOCUS ON COMMISSIONS

This afternoon, commissioners will meet and chat with Kevin Fraczek, hired to oversee the after-school activities. He worked with Pease in the City of Davis recreation program before she came here.

Young artists to be honored

Another agenda item calls for commissioners to award prizes in the 1995 Sand Castle Theme and Logo Contest sponsored by local members of the American Institute of Architects.

Up to six elementary and middle school students will be honored today, Stippel said.

The top design will decorate this year's contest T-shirt. These fanciful competitions are held each October.

Finally, the nominating committee will put forth

See COMMISSIONS page 12

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RIGHT: Walter & Harold in the original delivery truck.
BELOW: The market as it appeared in 1930.
BOTTOM: The present market at the grand opening in 1982.



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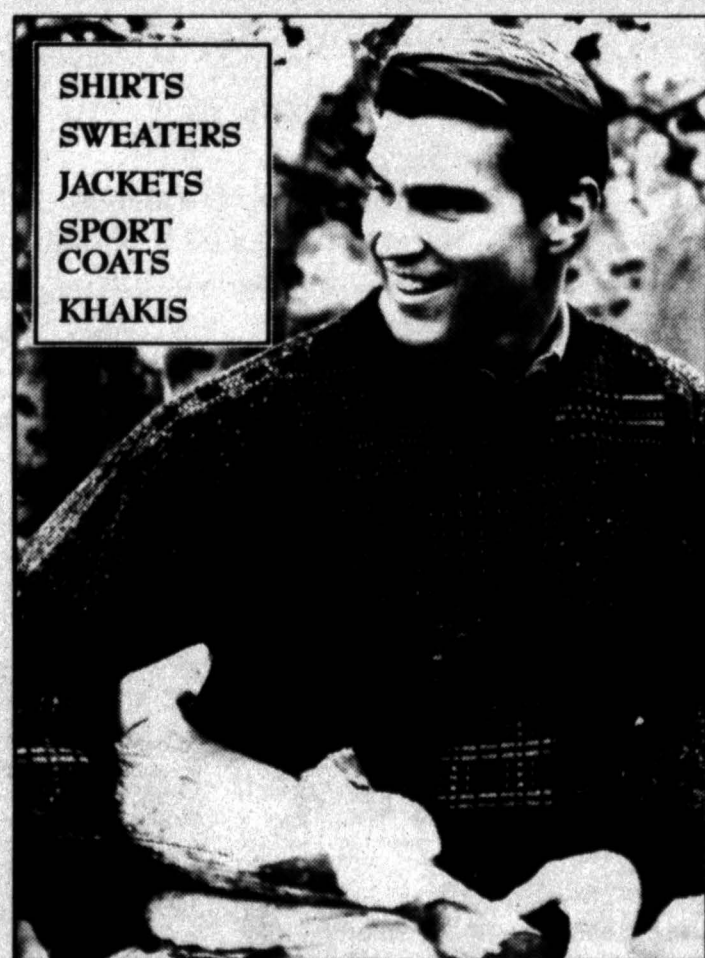
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Therapist offers help for lingering memories of abuse

Non-profit group sponsors lecture series "Who Will Speak for the Children?" beginning tonight

By SUSAN BECK

THERE ARE days when Eve Delunas cries all the way home after a long day at the office.

Those are the times when the marriage, family and child therapist buckles under the stress of helping others understand how to cope with child abuse.

On these occasions, Dr. Delunas seeks refuge from her Monterey practice at the quiet Big Sur house she and her husband, Roger Stilgenbauer, are remodeling.

"Ninety percent of my patients were severely abused as children," the University of California, Fullerton graduate said. "I'm shocked by how many people come to me carrying tremendous pain."

In her effort to raise public awareness, Delunas will talk about "Surviving Child Abuse: Coping Strategies of the Four Personalities" from 7 to 8:30 tonight at the Monterey Public Library, 625 Pacific St., Monterey.

The Southern California native will present the first in a series of lectures — "Who Will Speak for the Children?" — sponsored by TASK (Take A Stand for Kids).

Using examples from her book, "Survival Games Personalities Play," Delunas will discuss how different personality types are affected by child



PHOTO/SUSAN BECK

Dr. Eve Delunas enjoys the tranquility of Big Sur with her two great pals, Scruffy, left, and Tessie.

abuse, both in childhood and adulthood.

"I've treated hundreds of people who have suffered terrible abuse," she said. "Whether it's sexual, physical or emotional, the abuse results in dysfunctional behavior. But the coping strategies depend on different personality types. Under stress, people respond to situations in different ways."

Delunas said adults who were abused as children often get "stuck" in dysfunctional coping patterns. Her goal is to help them get "unstuck" so that they may thrive as individuals,

rather than just survive their early trauma.

"The way children are treated affects them for the rest of their lives," she said. "I've comforted 60-year-old people who cry when they acknowledge their past child abuse. It doesn't go away."

Raise consciousness

TASK Board Member Kate Moyer said she is pleased that Delunas agreed to kickoff the monthly lecture series (except November and December) because her goals mirror those of the non-profit, grassroots organization.

"Our goal is to raise the community's consciousness about child abuse and its lifelong effects," the Monterey High School teacher said. "Hopefully, by stopping child abuse, we will reduce most of society's ills."

According to Delunas, there is a clear connection between child abuse and addictions, violence and crime. An extremely high percentage of children in juvenile halls across the county were sexually abused as youngsters, she said.

While working with pregnant

women addicted to alcohol and/or drugs, Delunas discovered that "there wasn't one who hadn't been severely abused or traumatized as a child."

Moyer noted that Virginia Satir, psychologist and author of "People Making," said 98 percent of all children are raised in families that are less than nurturing.

"When we start acknowledging how important parenting is in forming a child's self-esteem and personality, then we will see society change," Moyer said.

Delunas believes children's thoughts, feelings or desires cannot be controlled. However, parents can control their child's behavior, she said.

"If you try to change a child's attitude, you are doomed to fail," she said. "You can't make a child not want to break a toy. But you can stop them from doing it. Using kind and fair discipline on a consistent basis is the key to helping a child understand appropriate behavior."

Ongoing abuse

Although there are wonderful parents who treat their children with respect, Delunas said there are still high numbers who are abusive.

Among the adult survivors of child abuse with whom she has worked with during the past 20 years, Delunas recalled a woman whose mother locked her out of the house when she was a child. It was snowing. All she had on was her underwear. The girl's father and brothers had molested her for years and both parents repeatedly beat her. The father also beat his wife.

"She said to me, 'If only someone had been there for me. If only a neighbor, teacher, or friend had intervened for me,'" remembered Delunas. "Even with today's awareness of child abuse, we have a long, long way to go. Abused children need the support of the community."

Farr to chair meeting on Pfeiffer Beach

THE BIG Sur Multi-Agency Advisory Council will meet at 10 a.m. Friday, Sept. 22 at the Big Sur Lodge Conference Center in Pfeiffer Big Sur State Park.

The council will address several issues, including the Pfeiffer Beach restoration project and traffic along

Sycamore Canyon Road; the Big Sur softball leagues ability to play at Pfeiffer State Park and collecting jade at Jade Cove.

Rep. Sam Farr, D-Carmel, will chair the meeting, which is open to the public. Further information: 647-7755.

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CARMEL ADULT SCHOOL

School board to consider out-of-area administrator for Ishida's replacement

By PAUL WOLF

CARMEL UNIFIED School District Superintendent Joe Jaconette will recommend this evening that an assistant high school principal now working elsewhere on the Central Coast be picked as the new Carmel High principal.

The name of the top candidate could not be made public in advance of the meeting that begins at 7 p.m. at the Carmel Middle School Library.

The new top CHS administrator will replace Marie Ishida, the principal since 1986 who left the district last month for a post as assistant superintendent of human resources (personnel) for the Santa Cruz City School System. Currently in charge at CHS is Assistant Principal Pat Beebe.

Prior to this evening's meeting, board member Gary Gray, who serves on the selection committee, could disclose only a sketchy profile: The top choice is a longtime school administration professional employed outside the district, but on the Central Coast.

Actually, that description also would fit the second-place candidate, who still could be favored by the board despite the recommendation of the committee.

Carmel Middle School Principal Karl Pallastrini — the subject of spec-

ulation in recent weeks — never sought the position. "I didn't apply," he told The Pine Cone Wednesday. "I decided to stay at the age and grade level where I have been most effective."

Tuesday evening, Gray and Jaconette discussed the strengths and weaknesses of the committee's two favorites, and the superintendent made the final selection.

"It's not a slam dunk for this person," Gray said. "This is a very independent board. Yes, the superintendent's choice will be given great weight, but the decision is the board's."

Mensa sets Sept. 30 test

MENSA, THE International High IQ Society, will administer qualifying tests on Saturday, Sept. 30, in Salinas.

Reservations may be made by calling 449-6398 before Saturday, Sept. 23.

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Couple arrested in shop robberies

■ Carmel police say husband-wife team stole wallets, purses.

PINE CONE STAFF REPORT

THE RASH of thefts from local shop employees — their wallets and purses being stolen from back rooms as they work — has been "partially solved" with the arrest of a Capitola couple, Carmel Detective Sgt. Pete Poitras said this week.

Poitras identified the suspects as William Baker, 35, and Jolanta Maciejewskaba-Baker, 29. Each is charged with three counts of petty theft and is being

held at county jail in lieu of \$25,000 bail apiece.

They were accused of stealing two employees' wallets from Special Effects at Ocean and Dolores in Carmel on Aug. 13.

On Aug. 14, Poitras said, the pair tried their luck at two stores in The Barnyard. "An employee followed the man to his vehicle and got back her bag," it was added.

Baker bolted. The employee obtained a partial license number, which allowed Sheriff's Sgt. James Scariot eventually to come up with positive identification of the suspects.

Officers from both jurisdictions obtained arrest and search warrants. These were served on Sept. 6 at the Capitola address. Incarceration followed.

"We're relieved to report that the outbreak of these crimes has been partially solved," Poitras said. "But I must stress that other thieves, who do not resemble the Bakers, have been using the same methods. A woman distracts the clerk; a man slips into the back room and steals wallets and purses."

The detective warned that such valuables should be locked up as soon as the work shift starts. "Be aware that more than one group is doing this," Poitras said, "and call us right away (624-6403) if you see people in the store who look suspicious."

In another case, Poitras said theft charges were filed against Jean Yi, 25, Monterey, after Carmel Sgt. Bill Uretsky and Officer John Braunsdorf investigated complaints from Saks Fifth Avenue and Banana Republic in Carmel Plaza that they had been hit by a shoplifter.

Saks employees were able to provide a description. All of the stolen clothing was returned — items worth \$335 to Saks and worth \$494 to Banana Republic.

The suspect was scheduled to be arraigned in Monterey Municipal Court on Sept. 28, Poitras said.

Police Profiles

CARMEL POLICE DEPARTMENT



Meet Olivia Ramos . . .

OLIVIA RAMOS, a dispatcher for the Carmel Police Department, was born and raised in the Los Angeles area. She graduated from San Gabriel Mission High School in 1976 and went on to the University of

Southern California, where she received a Bachelor's Degree in Biological Science in 1980.

While attending USC, Olivia developed an interest in marine biology and became an accomplished scuba diver, a hobby she continues to pursue today.

After graduating from USC, Olivia enrolled in the University of San Francisco School of Pharmacy, where she worked toward a degree and served as an intern in several hospital pharmacies in Northern California.

Concluding that a career in medicine was not for her, Olivia opted to pursue a career in the travel industry. She enrolled in the Echols International School of Travel and became a Certified Travel Agent. She worked in the travel field for a total of five years, attaining recognition as a travel office manager and hotel hospitality coordinator.

While working at the hotel, she became interested in law enforcement and looked into career opportunities in law enforcement in California. After learning that the Carmel Police Department had an opening for a police services officer, Olivia applied. She was hired in May 1994 and quickly proved adept as a dispatcher, displaying a genuine affection for the community and its citizens. It can truly be said that Olivia has found her calling. No matter how many times she is asked to answer the same question or solve a seemingly trivial problem, Olivia is ready with a warm smile and a word of assurance.

Olivia's interest and concern for the community combined with her extreme patience and willingness to work has made her very popular within the department and the community. As she is considering a career as a full-time police officer, Olivia has enrolled in several law enforcement classes at Monterey Peninsula College.

Olivia is fluent in a second language — Spanish — an asset we have found very useful since she came on board. She lives in Pacific Grove with her seven-year old son John, who is in the second grade at Junipero Serra School.

In her spare time, Olivia enjoys scuba diving, reading and working as a volunteer guide at the Monterey Bay Aquarium.

'Police Profiles' will run every other week in The Pine Cone, and features different members of the Carmel Police Department. It is the newspaper's hope that citizens, through this series, will become better acquainted with those who serve the community in such an important — albeit sometimes nameless — capacity.

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Scuba diving accident claims S.F. man

THE COUNTY coroner's office is investigating the death of an apparent drowning victim — 31-year-old San Franciscan Wing Cheung — whose life ended in the waters off Monterey Beach.

When his body was recovered following last Saturday's fatality, Coroner Investigator Thomas Jenkins reported this week, the man still had the diver's snorkel in his mouth and "dive equipment appeared to be working correctly."

Jenkins said the victim entered the ocean with a friend. Both wore full scuba gear and swam out about 30 yards.

When the friend returned to shore, the victim was observed going under. He simply never came up.

Announcement of autopsy results pends.

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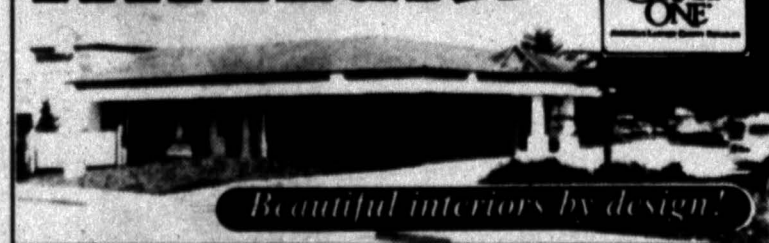
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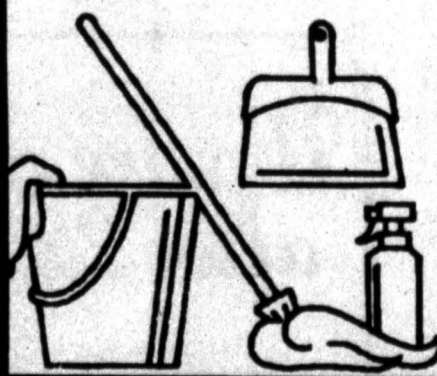


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Carmel Valley officials scramble to preserve ambulance service

By SUSAN BECK

CARMEL VALLEY fire district officials will meet this evening to discuss the feasibility of working with Monterey County's new ambulance provider to offer the best emergency service possible in the valley and Cachagua.

The 7 p.m. meeting at the Mid Carmel Valley Fire Protection District Station was prompted by a discussion Tuesday between Peninsula Paramedics — the exclusive new provider — and Carmel Regional Fire Ambulance (CRFA) Fire representatives to figure out the best way to provide the fastest response times.

Although CRFA's manager Brian Smith declined to comment, Mid Carmel Valley Fire District Board President Anne McGowan said both agencies are "genuinely trying to figure out a way to provide the best service for Carmel Valley and Cachagua residents."

In a move to consolidate the county's six current ambulance agencies, Monterey County Board of Supervisors selected Peninsula Paramedics over CRFA and A-1 Ambulance Service. Peninsula Paramedics President Brian Sinnott has until Sept. 26 to negotiate a contract with the county.

As numerous Carmel Valley and Cachagua residents worry the consolidation would jeopardize response

times in their areas, Sinnott said he hoped to work out a plan that would "best dispel their fears." He offered CRFA an option to subcontract more than 200 hours of emergency service per week, which would allow residents in Carmel Valley and Cachagua to keep the service they are currently used to.

Meanwhile, Carmel Mayor Ken White also is worried about response times because the consolidation calls for the removal of Carmel's permanent ambulance stationed at its Sixth Street firehouse.

However, tonight's meeting in Carmel Valley does not address the Carmel-by-the-Sea's concerns.

Independent provider

As a recent California court decision ruled that fire districts and cities providing emergency services before June 1980 are not required to comply with the county's consolidation plan, Carmel Valley officials have discussed the possibility of establishing an independent ambulance service.

"If we determine we can't work out a plan with Peninsula Paramedics, we are totally prepared to be our own provider if that's what it takes to give our residents the best service," McGowan said.

"Going out on their own would be a lot more costly," Sinnott said. "We would provide the dispatch service and training for emergency medical techni-

See **AMBULANCE** page 20



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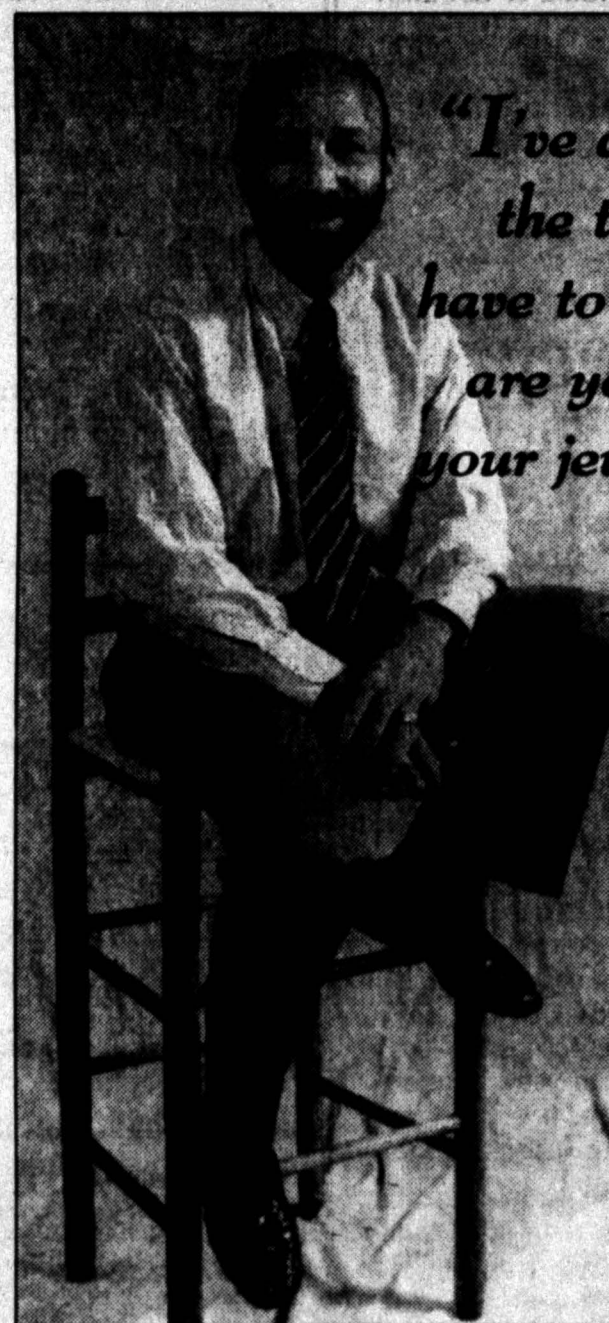
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Briefly Speaking

Today: LWV starts initiative drive

THE LEAGUE of Women Voters of the Monterey Peninsula will kick off an effort to qualify the California Political Reform Initiative (CPRI) on the November 1996 ballot at their general meeting at noon today at the Unitarian / Universalist Church, 490 Aguajito in Monterey.

Lunch will be available for \$5 in conjunction with that get-together.

The initiative would fundamentally change the way campaigns are financed at all levels of government — local, legislative and statewide.

The petition drive is led by a coalition of the California League of Women Voters, California Common Cause, the American Association of Retired Persons and United We Stand America (Ross Perot's organization).

Today: River Coalition calls meeting

A MEETING of Carmel River Watershed residents to discuss anti-flood funding will start at 6:30 p.m. today in the Merienda Room of the Rancho Cañada Golf Club on Carmel Valley Road.

Called by the Carmel River Coalition, the session will focus on a proposal to create a "Sub-Zone assessment entity of CSA 74 for the purpose of funding flood control work on the Carmel River this fall," said CRC co-chairs Don Boston and Lee Riordan.

The Carmel River Flood Task Force recommended the creation of a flood control zone, they noted, "but the process of creating such a zone is lengthy and won't be completed in time to create funding for work this fall. It is possible to begin now by using the vehicle of a Sub-Zone assessment entity to raise funds for some flood control work this year."

Saturday: St. Bernard training set

PROJECT ST. Bernard, a local volunteer program of neighbors helping neighbors, will offer a training session for new volunteers from 9 a.m. to noon on Saturday at the council chambers in Carmel City Hall.

Some 30 volunteers have already been trained and are active in the project. More volunteers are needed, and anyone interested in participating may attend the training.

Further information: 624-2891

Monday: Alliance to celebrate

THE ALLIANCE on Aging will hold its annual meeting and a 25th anniversary celebration from 11:30 a.m. to 1:30 p.m. Monday in the Encina Room at Pacific Meadows, 5815 Carmel Valley Road, Carmel.

Admission is \$10 per person, which includes a lunch.

During the meeting, incoming directors on the Alliance's board will be welcomed, officers installed and members of a newly formed Honorary Advisory Council will be introduced by Council President Steve Grant. Group President Bob Bebermeyer will unveil the organization's motto for the 21st Century.

Advanced reservations are required, and may be obtained by calling 655-1334.

Tuesday: Investment course slated

RONALD CHARVONIA, a retired professor of finance, will be offering his "Stocks, Bonds & Mutual Funds" course this month under the sponsorship of Carmel Recreation Division.

There will be two sections of the course. Both will begin on Tuesday and run five consecutive Tuesdays until Oct. 17. The morning section will be offered from 10 a.m. to noon and the evening section will run from 6:30 to 8:30 p.m.

Both sessions will be held at the Vista Lobos Center on Torres between Third and Fourth in Carmel.

Tuition for the entire course is \$10 for Carmel residents and \$15 for those attending from outside the Carmel area.

Registration: 626-1255. More information: 622-9522.

Tuesday: Women to 'network'

THE PROFESSIONAL Women's Network of the Monterey Peninsula Fall Mixer will be held at 6:45 p.m. Tuesday at the Crossroads Conference Room of the Crossroads Shopping Center, Highway 1 and Rio Road.

The program will feature a silent auction where participants can bid on products, services, and gifts. More than 100 items will be featured, including a weekend in Lake Tahoe, golf for four at Spanish Bay Golf Links and jewelry. Donations will benefit the Scholarship Fund.

PWN will also present the Woman of the Year award to a recipient who shall be named at the event.

More information: 625-6060.

Wednesday: Quaker UN man due

THE MONTEREY Peninsula Friends Meeting will host a dialogue with Stephen Collet, director of the Quaker United Nations Office in New York, from 7 to 9:30 p.m. Wednesday in the Parish Hall of St. Mary's by the Sea Episcopal Church, Central Avenue at 12th Street in Pacific Grove.

There is no charge for the event; donations are welcome to help defray costs.

Collett's topic is "Peace Making: UN Approaches to Post-Conflict Peace Building." He specializes in questions of environment and development, regional security and peacemaking.

Additional details: 649-8615.



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The Monarch crisis: Patience will bring them back to area

By JOHN DETRO

LOCAL LOVERS of the Monarch Butterfly can breathe a bit easier these days.

Behind that statement must come a bit of background:

Much earlier this year, Ro Vaccaro — president for Pacific Grove's Friends of the Monarch group — lamented the lovely creature's near-disappearance from the previously packed sanctuary in PG.

Veteran butterfly watchers, however, counseled patience on the parts of worrywarts.

Monarchs come and go in cycles, they said. They had been watching the cycles for decades — "and the butterflies will come back."

As late as May, the Friends of the Monarch newsletter urged members to take part in protective data-gathering projects. The thesis: A "deadly protozoa" was responsible for the decline in "overwintering populations along the California coast."

Good word

Now come some positive words from Arthur Shapiro, UC Davis naturalist, who last spring said the cool and wet winter indeed had cut the general butterfly populations to record lows in much of the state.

"There are lots and lots," Shapiro said via a statement released by the school. "The butterflies are coming on like gangbusters."

He ought to know. For 25 years he has watched the varied populations through a series of stations that runs from the Sierras to San Francisco Bay.

Among the other sorts, Shapiro said, "Monarchs are making a comeback."

The wet winter that killed many butterfly eggs and larvae, Shapiro noted, also slew such predators as wasps and beetles.

"At present," he added, "temperatures are high and vegetation is abundant. The butterflies are multiplying with few hindrances."

"These fluctuations," Shapiro concluded, "give us a window into the adaptability of living organisms to environmental change."

Groups sue to force government to label steelhead 'endangered'


PINE CONE STAFF REPORT

LONG A part of Carmel River Steelhead Association's projects, local dentist Roy Thomas likes activists who put teeth into their programs.

And now he makes known a development that at least potentially has bite to it.

Thomas this week shared the news that a coalition of conservation groups has sued the federal government to force protection of fading steelhead trout populations in California and the

See **STEELHEAD** page 12



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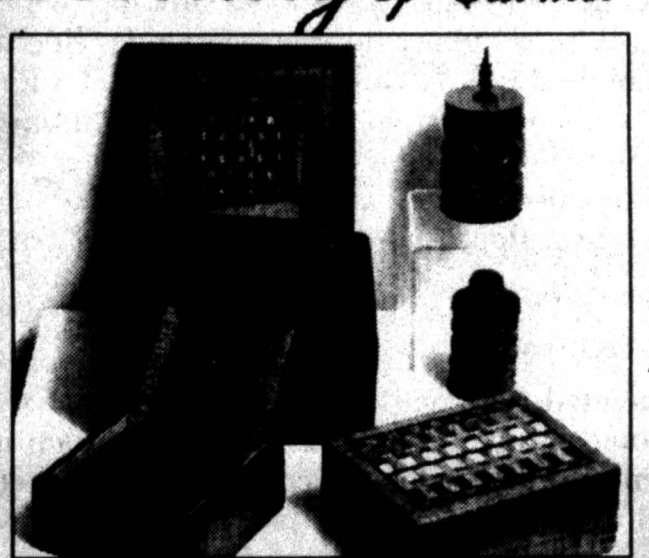
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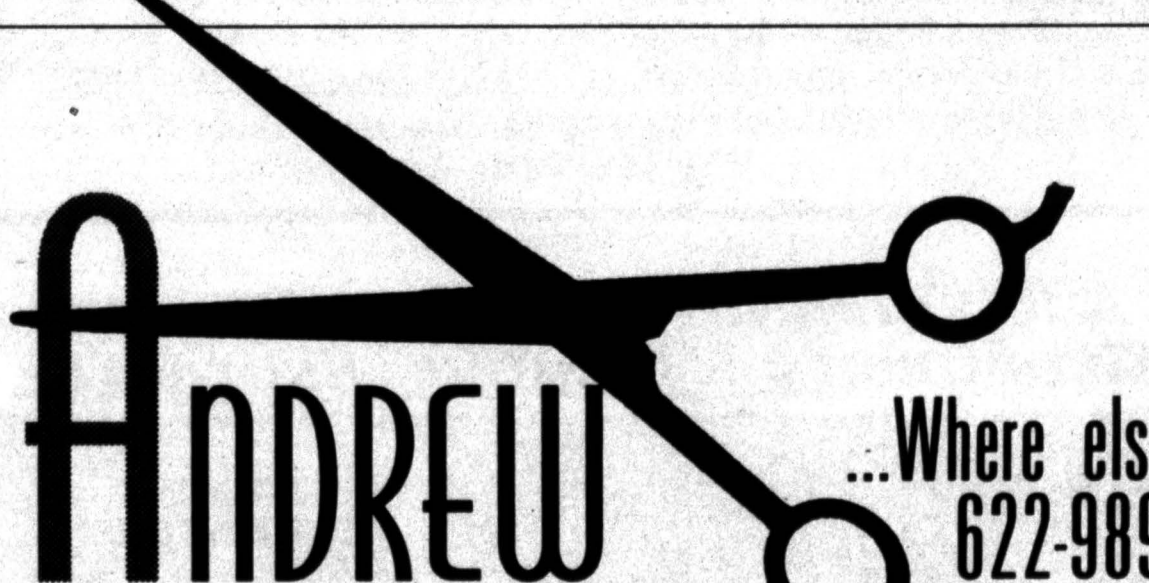
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Nielsen Bros. market endures, to celebrate 65th birthday

NIELSEN BROS. from page 3

grocery on his site at San Carlos and 7th.

"We were operating the original store on a month-to-month lease and it was falling apart," Sutton recalled. "Dale asked if we'd be willing to move the store. (Architect) Olof Dahlstrand let me design the inside while he designed the outside."

While Dale Leidig died last month, his wife, Virginia, still leases the building to the Suttons.

In the old days, it would have been difficult to envision the new building and all its trappings — underground parking, an elevator, spacious, well-equipped produce and meat departments, and even a fancy wine-tasting bar.

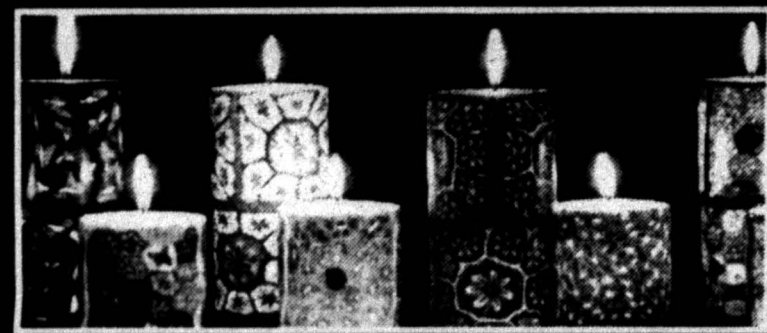
As most of the old groceries have disappeared, Nielsen's has remained, changing enough to keep up with the times but preserving its non-supermarket identity.



PHOTO/PAUL WOLF

Marv and Nancy Sutton stand in front of Nielsen Bros. Market, which will celebrate its 65th birthday today.

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New chairman for rec commission

COMMISSIONS from page 5

names so that the commission can elect a new chairperson and vice-chairperson.

"I've served my two years in a row," Stippel said. "That's the limit."

Community & Cultural Commission

Chairperson Linda Anderson said Monday's scheduled meeting was

called off because Sunset Center Director Brian Donoghue will be out of town at an earthquake preparedness conference.

At the next regular session on Oct. 16 in Sunset Center, Anderson said, commissioners will review a draft of the policy on art in public places.

There also will be a joint meeting with Friends of Sunset Foundation to discuss the financing of proposed improvements at the facility.

Lawsuit targets endangered steelhead

STEELHEAD from page 11

Pacific Northwest.

The action was filed in U.S. District Court in San Francisco. It says the National Marine Fisheries Service and commerce department bureaucracy have violated federal law by missing a one-year deadline for acting on a petition to protect the fish — a request made in February of last year.

In brief, Thomas, association colleagues, the Sierra Club and groups like the Federation of Fly Fishers say the time is long past for the species to be listed as endangered or threatened.

"The deadline now has been exceeded by more than six months," said attorney Michael Sherwood of the Sierra Club Legal Defense Fund.

Fund salmon specialist Tryg Sletteland said via a media bulletin released in San Francisco: "With 23 runs of steelhead already extinct in the lower 48 states, and as many as 100 more threatened with extinction, we must force the government to protect

these fish now."

81 percent at risk

According to the suit, at least 81 percent of the steelhead stocks in California are at risk of extinction. Loss of habitat was cited by the groups as a primary cause of declines — dam blockage, agricultural water diversions, water quality problems from logging and urbanization.

"The widespread use of hatchery stocks is also a major problem for wild steelhead," the fly fishers' federation claimed. "This has led to genetic homogenization, increased susceptibility to diseases and other maladaptive traits."

Spokespersons for the fisheries service's Protected Species Division admitted that a decision on steelhead trout is overdue.

"This takes time," said Division Chief James Lecky. "We've been reviewing the status of all salmon species on the West Coast — they're just stacking up on us."

Packard grant aids Fort Ord Reuse Plan

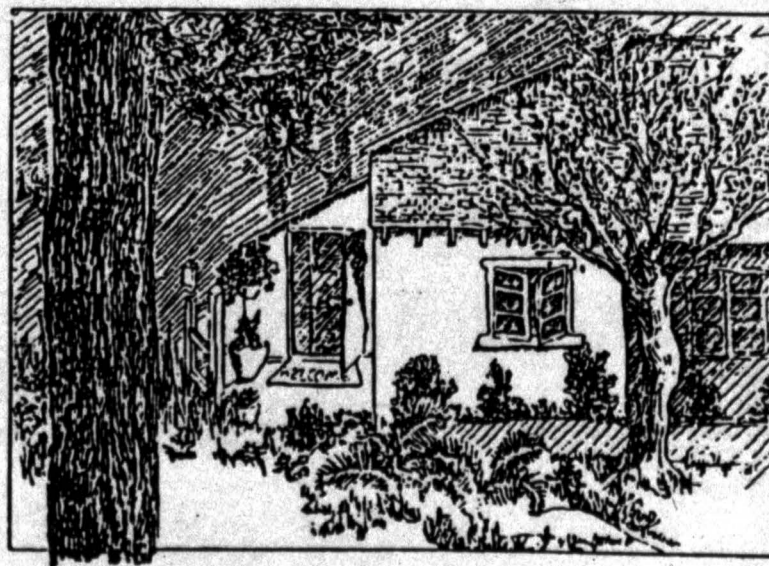
THE DAVID and Lucile Packard Foundation has awarded a \$200,000 grant to the Fort Ord Reuse Authority to assist in the financing of the facility reuse plan.

The Packard Foundation funds community programs that address job creation and educational opportunities. Fort Ord Reuse Authority requested

additional funds from members earlier this year, but funding for the reuse plan still fell short.

Les White, the executive officer of FORA, said: "With the members' additional contributions of \$300,000 and the Packard Foundation Grant of \$200,000, the reuse plan is funded 100 percent."

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SPCA needs volunteers to donate precious gift: time

By DELIN CORMENY

WITHOUT THE SPCA of Monterey County, countless orphaned and injured animals would never be nursed back to health and happiness.

And without volunteers, the SPCA would never be able to provide its wide-range of programs and services.

Every year, the society asks for volunteers to work with animals, help with administrative duties, organize events and work in benefit shops.

This Saturday, volunteers can register from 10 a.m. to 2 p.m. in the Education Center at the SPCA on Highway 68. For information, call the SPCA at 373-2631, extension 223.

Volunteers can donate as much as their time as they want and can choose their own hours, said Maia Carroll, SPCA public relations coordinator.

But they should expect to reap enormous personal rewards.

Beth Cumberledge, the society's most recent volunteer of the year, said such rewards are what keeps her going.

Cumberledge spends three days per week cleaning, pricing and selling donated items for a resale shop whose profits go to the society.

"It's quite a lot of work," she said, estimating that she's been doing it for eight years — for free. "But it's a very good cause."

Cumberledge worked more than 1,000 hours last year — an average of 20 hours per week.

"Her philosophy is she can't donate money, so she donates time," Carroll said. "She's a wonderful example."

Cumberledge works at the Pacific Grove Benefit Shop, located at 216 Forest Ave. Together with other area resale shops, the stores bring in almost \$100,000 per year.

"That money makes a lot of programs possible," Carroll explained.

Those programs include rehabilitation for injured wildlife, education programs for teachers and children, sub-

Wild animals returned to original habitat

PINE CONE STAFF REPORT

WITH THE help of the SPCA of Monterey County's Wildlife Center, three foxes, two deer and a native bird — a Pygmy Nuthatch — are now back in their natural habitat.

Last Friday, the six were released in a upper Carmel Valley under the direction of SPCA volunteers, who remained in the remote area until it was certain the animals were on their own.

The foxes — two females, one male — were rescued in King City last April. The three-week-old foxes were hand-fed until they were six months old and ready to hunt and survive in the wild, according to Maia Carroll, SPCA public relations coordinator.

The two male fawns also were three weeks old when they arrived at the SPCA Wildlife Center, where they were raised in a special area without human contact.

dies for the spay and neuter clinic and an educational summer camp for kids.

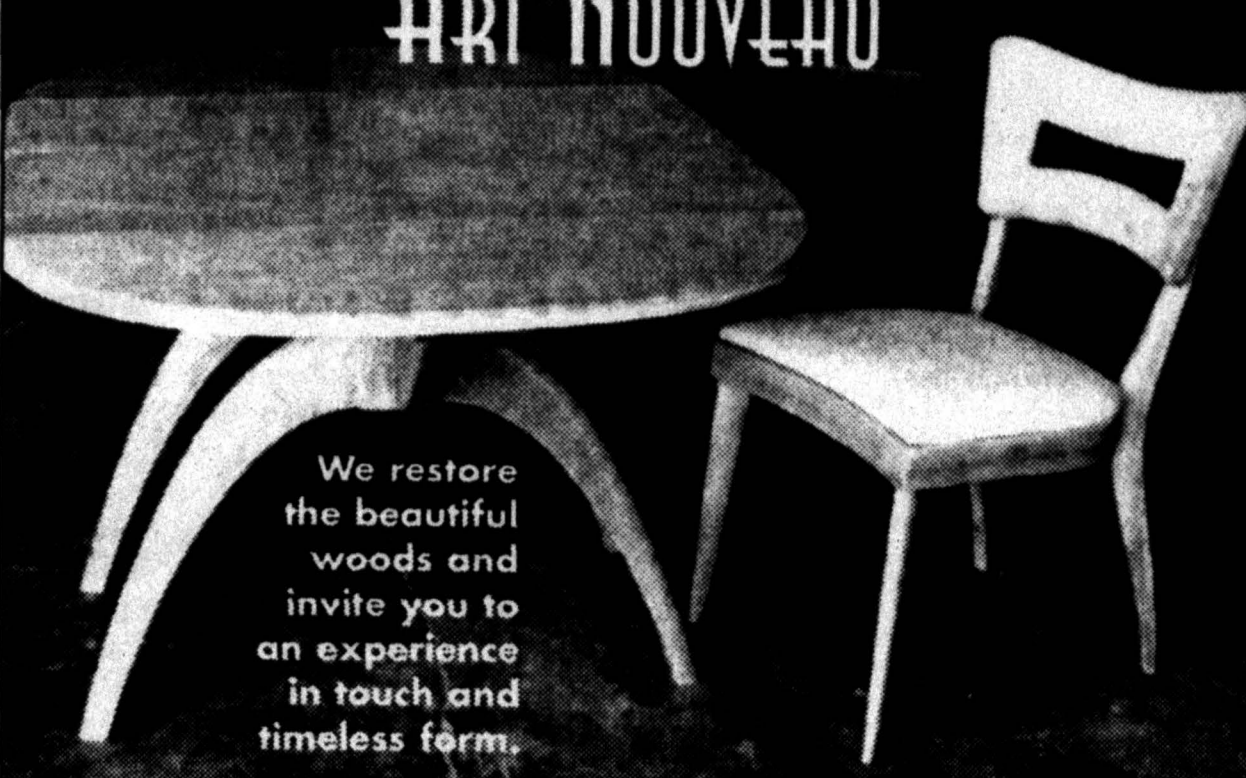
Carroll estimated there are more than 400 people who volunteer for the non-profit organization — half of whom work on a regular basis.

"People ask me how I put in so much time here," Cumberledge commented. "Other volunteers spread themselves out, but I concentrate on this one area."

Although Cumberledge's allergies prevent her from owning a cat or dog, she said she chose to volunteer for the SPCA because she loves animals.

"They can't hold out their hands and cry, so we do it for them," she said. "My main concern is the animals."

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The right plan: Rancho San Carlos has met our concerns

■ Each step of the way, they have put project's every element on the table.

By ROGER D. WILLIAMS
and ALLAN 'SANDY' SANDSTRUM

(Editor's Note: This is the third in a series of monthly columns authored by the Carmel Valley Property Owners Association about issues of significance in the valley. The views expressed in this column are those of the CVPOA board.)

RANCHO SAN Carlos has listened to community concerns, responded to every reasonable issue and satisfied the most rigorous environmental review. We support both the process utilized by the Rancho San Carlos Partners and the project it resulted in.

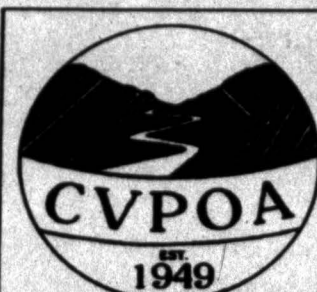
Since February 1990, the team at Rancho San Carlos (RSC) has extended itself to meet with the community, hear our concerns and incorporate our reasonable requests into their plan for the Santa Lucia Preserve.

They made early commitments to us that:

- Water uses would come from deep ranch wells without impact to the resources of Carmel Valley;
- The wildlife habitat of their 20,000-acre ranch would be managed and protected as a whole; and
- The plan would be based upon a rigorously researched understanding of the natural resources of the landscape.

For almost six years, they have consistently met these commitments.

Each step of the way to final entitlements, they have put every element of their project on the table. They did not piecemeal their plan to hide future intensification or



Valley Views

BY THE CARMEL VALLEY PROPERTY OWNERS ASSOCIATION

even compile an unreasonable "wish list" to be negotiated down to an acceptable level.

From their very first announcement, their plan has been for an 18,000-acre Preserve and limited development of a community of 300 homes, 50 employee units, 150 guest rooms, and recreational and convenience services for the residents and guests. Only when it was determined a Golf Trail could be safely included without negative impact was it added to the final project application.

Toughest critics

The seven volume, 2,000-page final application for the Santa Lucia Preserve is, to our knowledge, the most complete, extensive, environmentally sound development and conservation proposal ever filed in Monterey County. As neighbors of Rancho San Carlos and members of the Carmel Valley Property Owners Association (CVPOA), we have been among the toughest critics of this project.

We have spent many hours over the past few years studying detailed supporting information and raising critical issues. The consistent, thorough and straightforward information we have received has specifically answered all of our difficult questions, particularly in the areas of water and traffic.

The two-volume, 1,300-page Environmental Impact Report (EIR) commissioned by Monterey County concluded that the Santa Lucia Preserve will cause no adverse environmental impacts.

The traffic from the project, even at full buildout in 20 years, will not decrease the level of service on any of the area roads, and we will benefit locally from the more than \$3 million in traffic fees that the project will contribute.

Five hydrological consulting firms, as well as two reviews by water experts which were commissioned by the county, all conclude there is more than enough water on the ranch to supply the project, without creating any significant impact to the Carmel River. All new water will come from groundwater sources; not riparian creek flows.

Extensive inventory

In order to create a permanent Preserve sustained by a community of 350 families on the 32-square mile ranch, (equal in size to Carmel Valley, which is occupied by 6,000 families), the Rancho San Carlos team undertook the compilation of an extensive inventory of the natural resources on the property.

More than 100 biologists, hydrologists, geologists, archaeologists, traffic engineers and other scientists have contributed extensive data to Monterey County's first private use of computer Geographic Information System (GIS) technology.

After five years of walking the land, these detailed analyses and studies merged into a comprehensive plan for the entire 20,000 acres and the project application for the Santa Lucia Preserve was submitted to the county in April 1994.

We applaud the unprecedented effort which was put into identifying resource constraints of the property and the planning of the project around these constraints. The result is a development that lies gently on the land and forgoes further subdivision of this beautiful, unique property.

Based on the environmental findings, what is actual-

RSC's Froke to give lecture

"PRESERVATION THROUGH Practice and Photography — The Santa Lucia Preserve" is the title of a lecture, which will be given by Dr. Jeffrey Froke, Rancho San Carlos Education Foundation president, at 4 p.m. Saturday, Sept. 23.

The lecture will take place in the Irvine Auditorium of the McCone Building, Monterey Institute of International Studies, located at 499 Pierce St. in Monterey. Admission is \$5 per person.

More information: 648-8236.

ly being proposed is :

■ **Preserve Lands.** At least 18,000 acres of the ranch (90 percent) are being protected in perpetuity and their wildlife and scenic values will be managed by the nonprofit Santa Lucia Conservancy. Earlier this year, the conservancy was founded to sustain and perpetuate the integrity of the Preserve Lands and the community within it.

The conservancy, a nonprofit subsidiary of the Trust for Public Land, will own, manage, monitor and protect the Preserve Lands. Management and care of Preserve Lands will be permanently funded through a minimum \$25 million endowment provided by the Rancho San Carlos Partnership from sales of the residential lots.

With the financial support of this endowment, it will have the potential of becoming a respected international model for integrating conservation and settlement, which is ecologically and economically sustainable.

Preserve Lands will be used exclusively for resource conservation, scientific research, community and public education, outdoor recreation and agriculture, including livestock grazing and farming.

■ **Settled Lands.** A maximum of 2,000 acres will contain carefully located residential, commercial / neighborhood, agricultural and recreational structures, located in the least sensitive resource areas. This allows wildlife to move freely throughout interconnected blocks of thousands of acres of wildland habitat which form the Preserve Lands.

A 1993 Monterey County Board of Supervisors resolution sets a maximum of 297 "for sale" homesites, 53 employee homes and 150 lodging units. The cultural and commercial affairs of the Preserve are located within the 250-acre historic hub of the ranch and will include a country store, gas-pump, post office, grange hall, administrative offices, research center, educational facilities, sporting club, equestrian center and guest accommodations.

These services are designed to minimize the need for residents to leave the area, thereby decreasing the need to drive and impact on the area roads.

An 18-hole Golf Trail will follow the natural contours of the landscape to minimize grading and tree removal. The results will be a walkable links course which blends a minimal 71 irrigated acres (about half that of the standard resort course), with the native surroundings.

Time to proceed

When all concerns have been addressed and all requirements have been met, a project must be allowed to proceed. We believe the documentation proves all requirements have been met.

We think the project design shows all concerns have been met. After considering all of the above factors, we have reached the conclusion that this plan is simply and clearly the right plan.

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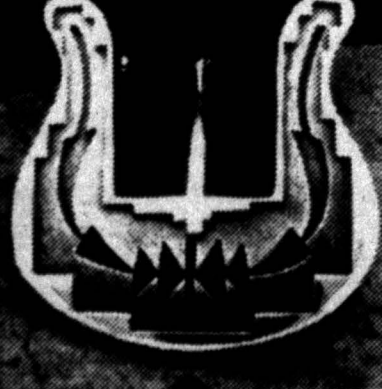
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Doris Day's Best Friends

By DORIS DAY

Winning the fight against fleas

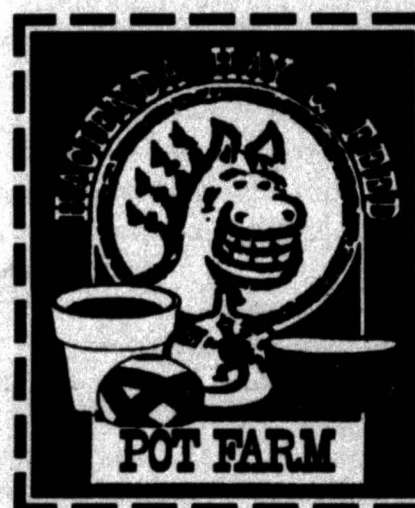
IN PAST columns, I've talked about the importance of IGRs in flea control. IGR stands for Insect Growth Regulators — compounds that are considerably safer than chemical insecticides. IGRs stop flea development in egg and larval stages, and are contained in two new products that show great promise.

"Program" is a monthly pill. Its secret ingredient is lufenuron. When an adult female flea ingests lufenuron from a dog's blood, its eggs and larvae dry up and die.

A recent study shows lufenuron is 99-plus percent effective. Just as important, the pill's usage label lists no warnings or side effects and states the product is safe for any dog older than six weeks.

At the moment, lufenuron is available only for dogs, but the FDA recently approved it for cats, too. It should be available in liquid form for cats by the end of the year.

"Ovitrol" collars are treated with methoprene, a synthetic flea hormone that prevents flea eggs from hatching. Methoprene "migrates" to protect your dog from head to tail and also has a highly effective egg extermination rate. Tests indicate no ill effects.



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— Author unknown

See you next time!

(Doris Day's Best Friends, which appears monthly in The Pine Cone, is written in collaboration with Judy Ruby, director, Doris Day Pet Foundation, LA).

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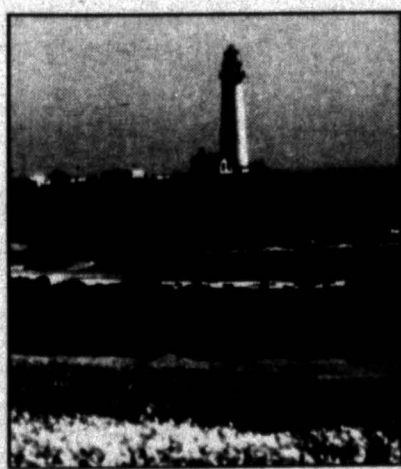
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Highlands Inn GM still beaming over prez's high praise

FITZPATRICK from page 3

by the President of the United States!" said David later, beaming.

Among those in the party with the president and Chelsea were Sen. Barbara Boxer, her daughter

WAVE ridership hits 3-year high

THE WAVE bus service (Waterfront Area Visitor Express) finished its 1995 season on Sept. 4 with ridership surpassing any of the previous three years it has been in operation.

With a total of more than 90,000 riders, 1995 surpassed 1994 by 14 percent. An all-time high single day ridership of more than 1,500 was achieved on Sunday, Sept. 3, of Labor Day Weekend.

Monterey-Salinas Transit (MST) provides this seasonal shuttle service to visitors and residents.

and son-in-law (the latter being the brother of Hillary Rodham Clinton), a young friend of Chelsea and White House aides.

TERRIBLE Teri tried to get to the president to ask if he had read the Monterey County Bland that day to find out "what makes Monterey County so special," but a Secret Service man withered her with this:

"You can't possibly be serious."

"NO," replied the Terrible One, reconsidering, "it was a really stupid idea."

She later clarified whether she was talking about HER idea or The Bland's.

OR both.

□□□

TODAY'S QUIZ:

1 — KSBW news anchor Dina Ruiz is vacationing in Europe with a) Josey Wales, b) Bronco Billy, c) Harry Callahan, d) Robert Kincaid, e) all of the above, f) Don Knotts.

2 — Which one of the local area TV stations

does NOT have a growing employee morale problem — a) KCBA, b) KCCN, c) KSBW, d) KSMS, e) Don Knotts.

3 — The staff of S.F.'s Parkmerced, owned by Leona Helmsley, "the queen of mean," hasn't had a raise or even a cost of living increase in two years. Is Leona being challenged for that crown by a LOCAL contender here? (Not necessarily in the hospitality industry, and no, not Don Knotts.)

□□□

LASTLY ... Carmel's Duane Gregory, listening to a Giants-Chicago Cubs baseball broadcast, fell out of his car when he heard the bovine Mike Krukow report:

"With this Giants rally going on, two pitchers are now throwing up in the Cubs' bullpen."

(The Cubs always take adversity very hard.)

Joe Fitzpatrick's column appears weekly in The Pine Cone.

More Sheriff's Log

LOG from page 4

eight or nine residents had "tires cut, convertible tops slashed, door locks super glued, batteries stolen." Also, a man reported that a pickup truck worth \$2,500 was removed from his driveway. The suspect was described as "a skinhead wearing black clothing and driving a low-rider type large maroon car."

SATURDAY, SEPT. 9

• Carmel: A local woman left home in a taxi driven by a Pacific Grove man. She departed without telling her boyfriend. "He found out and chased the taxi north

on Highway 1. The cabbie would not pull over, so the other man got in front of them and stopped his pickup truck in the middle of the road. The cabbie drove around the other man, who punched and kicked the side of the taxi."

Both drivers pulled over when they saw a sheriff's patrol car. The woman's friend said he was concerned because she was pregnant and a recovering alcoholic. "He felt she was going to drink alcoholic beverages, which would not be good for their unborn child. But the woman would not leave with him, and continued on her way in the taxi without further incident."

• Carmel: A man reported getting a threatening phone call from another man. The reporting party said he was accused of having an affair with the other's wife.

• Carmel Valley: A woman reported having a problem with her 15-year-old daughter.

• Carmel Valley: Officers responded to reports of a fight at a party. One male was arrested at the scene "after he did not comply with directives and became abusive and combative with deputies."

SUNDAY, SEPT. 10

• Carmel: Officers responded to a 911 hangup. "A man and his woman friend were having an argument over the theft of her auto in Seaside yesterday."

• Carmel: A Seaside woman reported losing her wallet at a local shopping center. She said it contained no cash, but did hold "several credit cards."

• Carmel: A supermarket executive said he got threatening phone calls "from a man whose brother had been suspended from the store."

• Carmel Valley: A woman reported that her 15-year-old daughter left home after an argument with her and her husband. "The daughter was located at a friend's house in Marina."

• Carmel Valley: A man reported that the cable to his residence had been disconnected by a fellow he could identify. "The reporting party wished to press charges."

• Carmel Valley: Officers responded to a domestic wrangle. The woman said that, during an argument, the man struck her. He said he was defending himself. "Neither wished to press charges."

• Pebble Beach: The manager of a sports facility reported an office and storage building burglarized last week. "Estimated loss — \$1,970."

• Big Sur: A campground manager reported that a man left without paying for a second night there.

• Big Sur: A man reported that his vehicle was burglarized while it was parked near the beach. Entry was made by smashing the driver's window. Taken — a dashboard CD player and a portable telephone. Loss valued at \$600. No suspects."

MONDAY, SEPT. 11

• Carmel: A high school teacher caught a 15-year-old female student consuming an alcoholic beverage that was hidden in her backpack. She was cited for the offense.

• Carmel: Officers investigated an embezzlement from a local business. "No further information will be released at this time."

• Carmel Valley: A Pacific Grove woman reported that her car was burglarized yesterday while it was parked at Carland Ranch.

• Carmel Valley: A man said his landlord's husband "came to the house this morning and stepped inside without being invited. The caller claimed the husband threatened him over late rent payment, then disconnected an illegal cable TV hookup."

• Carmel Valley: A man called to report a problem with a neighbor. "He said the neighbor placed a gate across a road to which both have easement rights."

Quality & Style



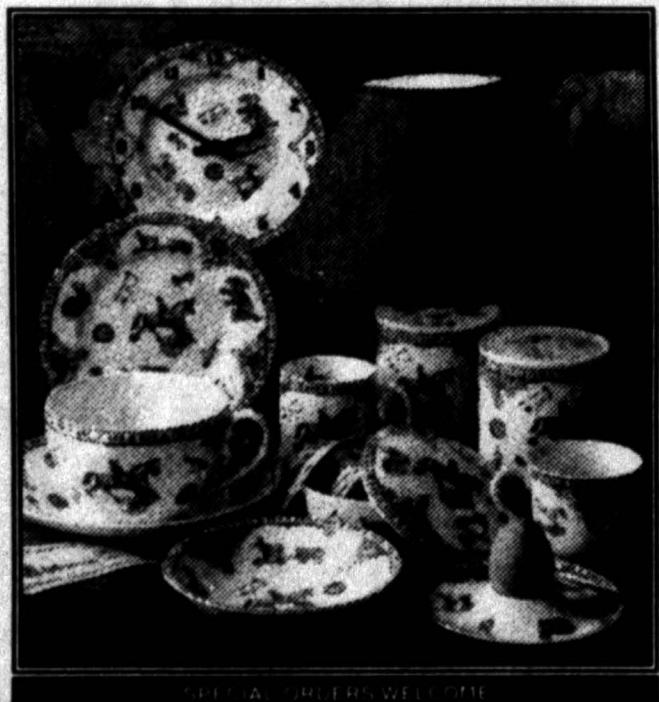
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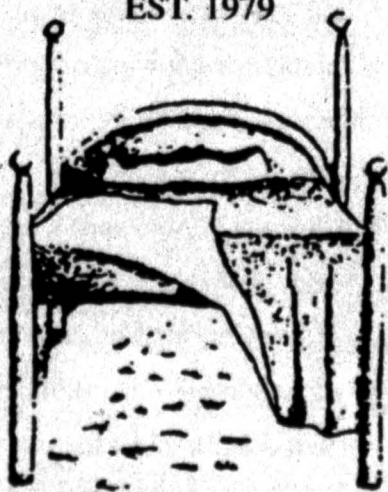
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Shops in the Spotlight

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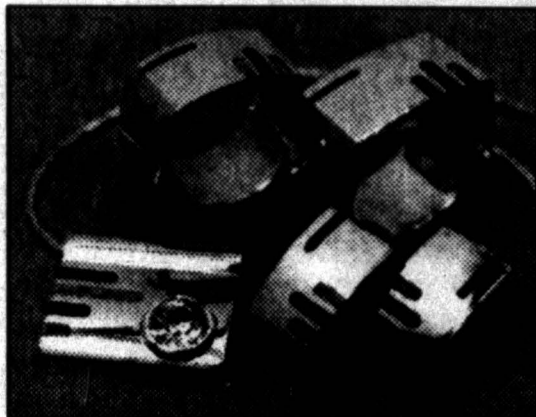
Albitz's award winning designs — he's best known for his inlay and diamond stacking rings — have been shown in fine galleries and shops throughout the country.

With Albitz's industrial aerospace design experience and unique use of more than 35 different stones, his inlay pieces are extraordinary. The newest collection is now on display at Goph and Co. in the Mission Patio between Fifth and Sixth.

The shop offers a wide range of jewelry, from pearls to bezel-set stones to hand-made one-of-a-kind pieces, including elegant pieces made with Australian opals.

Custom designing also is an economically clever way to create a new and special piece from stones set in jewelry that is no longer worn.

Goph and Co. is open from 10 a.m. to 5 p.m. on Tuesday through Saturday. Further information, or an appointment, is available by calling 625-1001.



Miracles — Creations by Hand

Miracles continues its devotion to Monterey Peninsula Artisans by offering you a wide variety of handcrafted items. Our range has broadened to include: Carmel "Crittter Lady" Kathleen Kelly and her whimsical critters, the wonders of Pacific Grove furniture painter June McCloskey and the beauty of ceramic artists Ania Malkowska, Bonnie Pollock and Lynn Willis.

Whether you are looking for decorative or utilitarian pieces, Miracles, has that special item just for you. From ceramics to blown glass from critter dolls to mermaids and from essential bath oils to bird houses you will find the true taste of Carmel and the Monterey Peninsula when you visit Miracles — Creations by Hand.



Holiday Hutch



It's Christmas all year long at the **Holiday Hutch**. The shop is brimming with fabulous decorations and tree lights for your home and Christmas tree. There also are wonderful handmade ornaments, which are great for special gifts during the

Christmas holidays, or throughout the year.

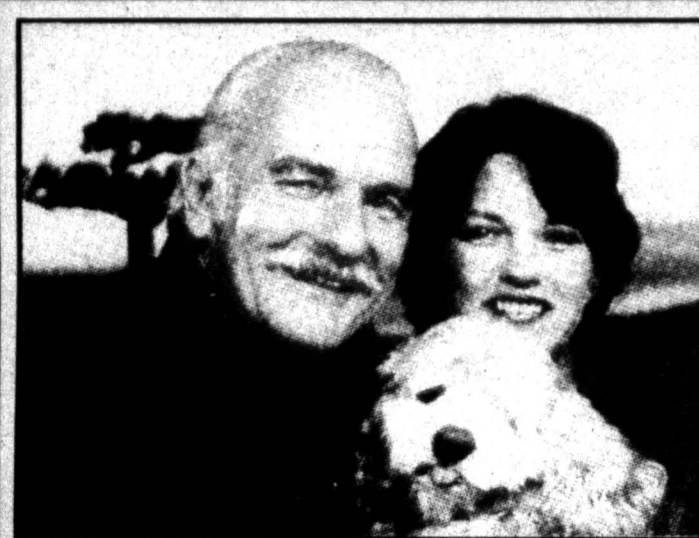
Other items include **Radko** glass ornaments, nativities, beautiful handcrafted eggs, a complete selection of **Steinbach, Ulbricht, Erzgebirge** and Austrian nutcrackers, **Anri** woodcarvings and **Byers Choice** carollers.

The Holiday Hutch Christmas shop also carries Department 56 Villages, which allow you to create a scene reminiscent of your home town.

Visit the Holiday Hutch shop at the Mission Patio on Mission between Fifth and Sixth in Carmel from 10 a.m. to 5 p.m. daily, or call 624-5105. In addition, there is a shop at the Crossroads Shopping Center on Rio Road, telephone 625-1656.

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The Christmas Shop

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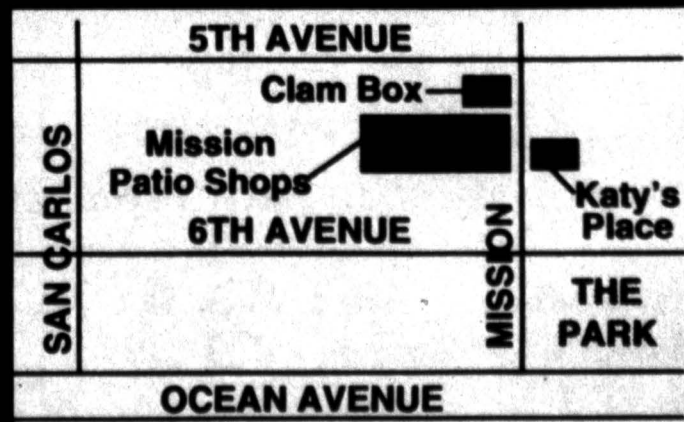
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Board member's 'difficult decision' spurs discontent

YEE STECK from page 1

tion of this evening's meeting, which begins at 7 p.m. at the Carmel Middle School Library.

They will air their concerns about the trustee's "clear vote of no confidence in the public school system," as Ernie Lostrum, a parent of two children in the district, characterized it.

He added: "We may ask for her resignation. The simplest solution is for her to step down."

Lostrum and other parents were planning to meet Wednesday afternoon (after Pine Cone deadline) to discuss their plan of attack. He said CUSD Superintendent Joe Jaconette was invited to attend the meeting.

Lostrum said Yee Steck's critics are not raising a legal question, only an ethical one. "It is certainly a private decision and we all respect that," he said. "But when we think of public schools as a philosophy we all subscribe to, then we like to think that the people at the top believe in that system."

On the defensive

Meanwhile, Yee Steck said she and her husband, Loren, made their decision mainly because of practical considerations. Both of them, she said, are working parents who travel frequently. She said All Saints'



Annette Yee Steck (right) has earned the support of CUSD board colleague Pat Condren (left), who called the controversy 'a non-issue.'

PHOTO/PINE CONE FILE

appealed to them for two reasons: First, it is located a half mile away from their house; second, it has an extended academic day, as opposed to the standard after-school play program.

She countered the notion she doesn't believe in the local public system.

"I have been very willing to give of my time because I believe in public schools," said Yee Steck, who was first elected in 1993.

A professional finance consultant for school districts in Southern California, she said her contribution to the district speaks for itself. "I don't consider this a vote of no confidence; I think our public schools are excellent."

Not every critic of Yee Steck has taken so hard a line as Lostrum. Parent Lori McPherson, for one, said the board member's own rights must be recognized. "I understand what people are upset about, but I think the constitutional issues are bigger — you have the right to keep certain decisions to yourself."

Nevertheless, a key criticism by some parents, according to Lostrum, is that Yee Steck knew what her plans for Jonathan were back in the early part of

the summer, well before the filing period for re-election closed.

"This information would have spurred us to bring some people to the fore to run against her," Lostrum said.

Yee Steck said her "difficult decision" on the child's schooling was followed by the uncertainty of how to make it public. "I didn't hide this, but I didn't know how to make it public either," she recalled. "Ultimately, I was more interested in my record than this decision."

Fellow board members were quick to back her up. "I don't care to comment on this personal decision," said fellow trustee Gary Gray. "I prefer to comment on her considerable contribution to the board of education."

Board member Pat Condren, describing the controversy as "a non-issue," recalled that she was approached by Yee Steck in early summer for her advice on the issue.

"I told her at the time not to worry because Carmel people are very broad-minded," Condren recounted. "I guess I was wrong."

CMS magazine drive set

CARMEL MIDDLE School's Annual Magazine Drive starts today and will continue through Tuesday, Sept. 26.

CMS's sole fund raiser is sponsored by the PTA, which raised about \$21,000 last year for classroom equipment, special programs, athletics, field trips and books.

The Magazine Drive is an easy way to subscribe (or renew) a variety of magazines and an opportunity for students, parents and faculty to work together.

For further information call Jeanne Hale at 624-7813.

Local students making their marks at college

HERE'S A look at local students who were making news while away at college:

■ **Kristan Sottosanti**, son of Fay Main of Monterey, recently received his doctor of dental surgery degree from the University of the Pacific School of Dentistry in San Francisco.

Dr. Sottosanti will associate with Dr. Anthony K. Ricciardi in Carmel.

■ **Giliel and Zolly Kryger** of Carmel Valley, **David Nelson** and **Melyssa Peters** of Carmel and **Scarlet Pruitt** of Pebble Beach all were named to the spring quarter dean's honor list at UC-Santa Barbara.

■ **Courtney Slautterback**, daughter of Mr. and Mrs. Fred Slautterback of Carmel Valley, was named to the spring term dean's list at Middlebury College in Vermont.

■ **Kristen Lindgren** of Carmel received a Ph.D in biochemistry from Dartmouth College in June.

■ **Denise Nishigushi**, a 1991 graduate of Carmel High School, graduated from UC Berkeley in May with a bachelor's degree in psychology; **Cindy Nishigushi**, a 1989 graduate of CHS, received a master's in nutrition from Tufts University in May.

■ **Heather Andrews**, a 1991 graduate of CHS and daughter of Jeanne Andrews of Carmel, earned academic distinction in the spring semester and graduated with a degree in physics in May from Whitman College in Washington.

■ **Adam Green**, a graduate of CHS and son of Ken and Elaine Green of Pebble Beach, graduated with highest honors with a bachelor's degree in chemistry and wildlife biology from the University of California at Davis. He was also elected to the school's Phi Beta Kappa honor society.

■ **Tulio Hochkoepler** of Carmel Valley received a bachelor's degree from Cornell University in May.

■ **Jill Christine Larson**, daughter of Mr. and Mrs. Clayton C. Larson of Carmel and a 1995 graduate of Robert Louis Stevenson School, recently received Denison University's (Ohio) Alumni Award.

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CARMEL HIGH SCHOOL'S CLASS OF '50

45th Class Reunion

CHS alumni, '45 - '55 are cordially invited to join the class of '50 at:

Sept. 30, Robles del Rio Lodge (dinner)
Oct. 1, Carmel Valley Inn (brunch)

Information or Reservations: Call 659-5099

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V-J DAY REMEMBERED

Carmel businessman displays vintage WWII posters

By PAUL WOLF

THAT FAMOUS image is not only a powerful piece of Americana; it is a rare image of Uncle Sam.

Those eyes are beyond solemn. That finger seems to do more than exhort; it commands.

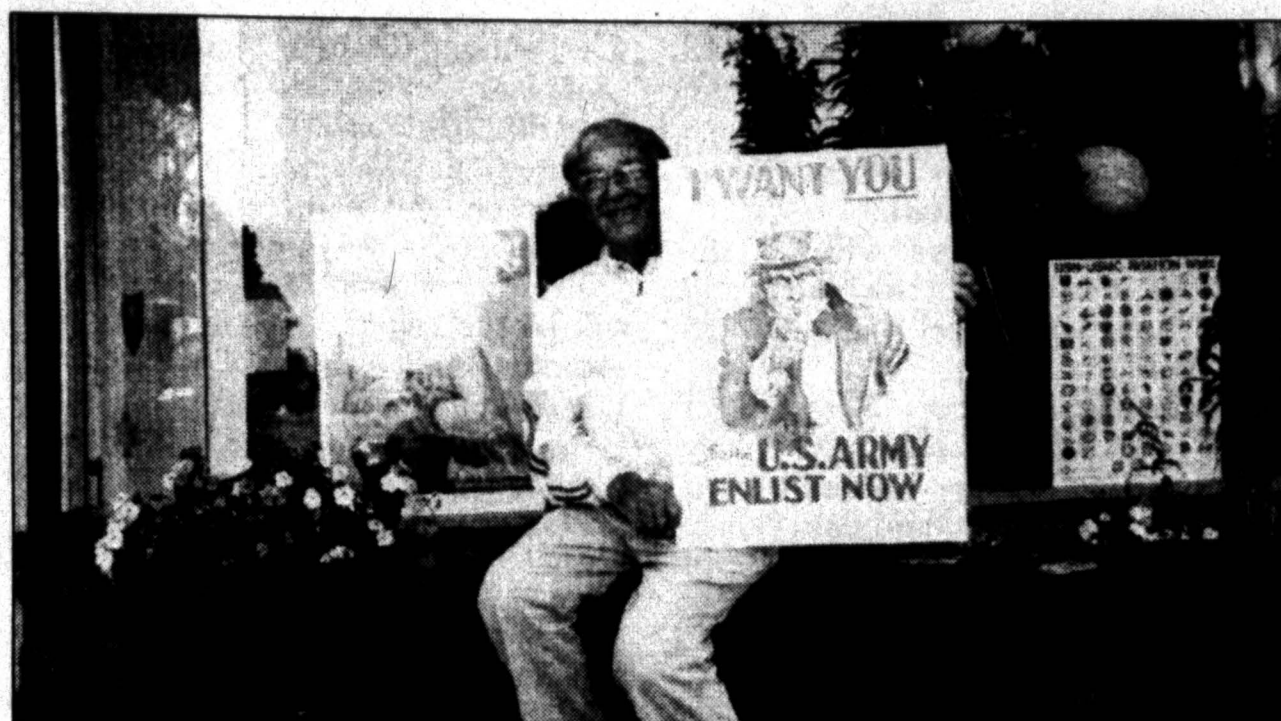
"I Want You for the U.S. Army — Enlist Now," Uncle Sam insists.

It is one of many vintage World War II posters Carmel's Tom Brown has on display at Brown-Spaulding & Associates, Inc., on Dolores & 7th Avenue in Carmel, as a very personal V-J Day remembrance.

Brown, who fought in the Pacific theater, turned his insurance office into a temporary shrine in anticipation of Sept. 2, which marked the 50-year anniversary of the Japanese surrender.

"People stop here, look and say, 'I fought in that outfit,'" the 75-year-old Mission Fields resident said, pointing to a poster depicting dozens of insignias from various land, sea and air divisions.

Many locals over the age of 60 remember those haunting images: "Rosie the Riveter" — that blue-eyed, ruby-lipped, muscle-flexing wonder of the factory, who declared, "We can do



PHOTO/PAUL WOLF

Tom Brown displays one of the more famous images from the World War II era.

it." This image was produced by the War Product Co-ordinating Committee.

There are others: A drawing adapting the famous Iwo Jima flag-raising; a Norman Rockwell print of the sentimental return: "Buy Victory Bonds — Hasten the Homecoming."

One poster shows a young man in his flying gear, looking deeply into the horizon. The poster is an advertisement for the Army Air Forces.

"There were so many of us who looked just like this young man," Brown recalled. "We hadn't killed a

sparrow with an air rifle and suddenly, as in my case, we were looking at battleships with 14-inch guns used to kill people."

Brown, who grew up in Carmel and graduated from the University of Oklahoma, was a naval officer who worked with the 7th Army Division. He was one of thousand poised for probable death in an invasion of Japan when the U.S. dropped the atomic bombs.

"I shudder to think where we'd be if the Japanese had won the war," Brown said. "It's important for people to remember history; it's wrong to forget."

Generally speaking, so much attention is given to the Nazis and the battles of the European theater that V-J Day is frequently an afterthought. "The war against Japan is the other half of the story," he said.

Carmel High Class of '50 schedules reunion

CARMEL HIGH School's Class of 1950 will hold its 45th reunion Saturday, Sept. 30, at Robles Del Rio Lodge.

As part of the celebration, a pool-side reunion brunch is scheduled for Sunday, Oct. 1, at the Carmel Valley Inn.

Members of other Carmel High School classes are encouraged to attend either event.

The Class of '50 requests information on how to contact these "missing" class members: Pierre Boutet, Ann Thoeni Fisher, Mary Maseun Harris, John O'Shea, Nancy Santee, Betty Maloney Stevens, Emma Schmutz Titus, Cynthia Zarafonitis, Nancy McCarthy Close, Carlyle Jane Hill Von Rhau, Tim McCormick, Barbara Pullman and Jack Galloway. More information: 659-5099.

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Dam debt grows if 30-year payoff OK'd

DAM from page 1

a dollar per unit on the 20-year plan. The district projects that the 87-cent figure means the average household would pay \$5.65 more — \$11.30 per billing period — for its water consumption.

"This 13-cent difference per unit means millions of dollars more down the road," said Water Director Lou Haddad, a strong supporter of the 20-year financing.

"If people vote for the dam," added Haddad, who is the sole opponent of the dam on the seven-member board, "they ought to at least pay it off quickly."

Board Chairwoman Fran Farina noted, however, that there are pros and cons for each approach, and the board has a year or so to decide on whether

Carmel dam forum set for Sept. 28

THE CARMEL Pine Cone will co-sponsor a public forum on the New Los Padres Dam from 7 to 9 p.m. Thursday, Sept. 28, at Sunset Center's Carpenter Hall.

Other co-sponsors will be the Carmel Residents Association and the Northeast Carmel Neighborhood Association.

Debating in support of the project will be Fran Farina, Monterey Peninsula Water Management District chairperson, and Paul Davis; in opposition will be Don Gruber, of

the Ventana Chapter of the Sierra Club, and Lou Haddad, a director on the MPWMD board.

Pine Cone Managing Editor Doug Thompson will moderate and take questions from the audience.

In other matters, Carpenter Hall will be the venue today for a study session on all aspects of the dam. The session begins at 4:30 p.m.

The study session is the first of seven to be held in different communities throughout the Monterey Peninsula.

20 or 30 years is better.

"This decision won't be made until

we are closer to issuing the bonds," she said.

A-1 Ambulance files lawsuit against Monterey County

AMBULANCE from page 9

cians and paramedics. We approached CRFA so that they could stay in the business and keep their hometown pride."

Carmel Valley Fire Protection District Chief Bill Sims said he could not recommend a subcontract with Peninsula Paramedics. Sims said he wanted to investigate the legal ramifications of a recent lawsuit file by A-1 Ambulance against the county before making any decisions.

"There are just too many unanswered questions," he said.

A-1 Ambulance filed a suit against Monterey County with the federal court in San Jose. Among numerous allegations, A-1 claims the county wrongfully revealed the contents of its proposal in its bid to become the countywide ambulance provider.

Where can you pick up a copy of The Pine Cone?

LOOK FOR IT EVERY THURSDAY MORNING AT THESE LOCATIONS:

CARMEL - Downtown

Pine Cone office (4th btwn.
Mission & San Carlos
Bruno's Market (Junipero & 6th)
Surf 'n Sand (Junipero & 6th)
Mediterranean Market (Ocean & Mission)
Village Corner (Dolores & 6th)
Harrison Library (Ocean & Lincoln)
Carmel Drug Store (Ocean & San Carlos)
Carmel Business Assoc. (San Carlos & 5th)
Wells Fargo Bank (San Carlos & Ocean)
Bank of America (7th & Mission)
Carmel Art Assoc. (Dolores & 6th)
Mail Mart (Dolores & 6th)
Carmel Foundation (8th & Lincoln)
Wishart's Bakery (Ocean btw. Mission & San Carlos)
Brentano's Books (Carmel Plaza)
Holiday Hutch (Mission & 5th)
City Hall (Monte Verde btwn.
Ocean & 7th)
Nielsen's Market (San Carlos & 7th)
Sunset Center (San Carlos btw. 8th & 9th)
Library Annex (6th & Mission)
Police Station (Junipero btw. 4th & 5th)
Carmel Inn for Seniors (San Carlos
btwn. 7th & 8th)
Burchell House Properties
(Ocean & Dolores)
Carmel Realty (Dolores & 7th)
Del Monte Realty (Junipero & 5th)
Fox & Carskadon Realty
(Ocean & Dolores)
Pan American Realty (5th & Junipero)
Pine Inn (Ocean & Lincoln)
La Playa (8th & Camino Real)
Torres Inn (Torres & Ocean)
Coachman's Inn (San Carlos & 7th)
Cypress Inn (7th & Lincoln)
Normandy Inn (Ocean & Monte Verde)
Tally Ho (Monte Verde & 6th)

Sundial Lodge (7th & Monte Verde)
Sea View Inn (Camino Real & 11th)
Sandpiper Inn (Bay View & Martin)
Dolphin Inn (San Carlos & 4th)
Village Golf (Ocean & Lincoln)
Spinning Wheel Inn
(Monte Verde & Ocean)
Mission Ranch (Dolores at 15th)
Trailside Americana Gallery (6th & Lincoln)
Carmel Valley Racquet Club Restaurant

CARMEL - Mouth of the Valley

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Cornucopia Natural Foods
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Bank of America
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Golden Buddha Restaurant
Irish Crystal
Allegro Pizza
Carmel Rancho Center:
Payless Drugs
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Highlands Inn
CARMEL VALLEY
Begonia Gardens
Carmel Valley Inn
Carmel Valley Library
Carmel Valley Convention Bureau
Carmel School District Office

Hacienda Carmel Retirement Community
Carmel Valley Manor
Valley Hills Center
Valley RV Park
Village Deli
General Store
Sweet Retreat
Carmel Valley Chamber of Commerce
Chatterbox
Safeway (Mid Valley)
Carmel Valley Market
Blue Sky Lodge
Carmel Valley Post Office
Village Grocery
Valley Lodge
Plaza Linda Mexican Restaurant
Rippling River
The Grapevine
Kasey's General Store
Paradise Natural Foods
River Rock Cafe
Rancho Canada Golf Course Pro Shop
Porter Marquard realty
A Country Place Restaurant
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Pier 1 Imports (Lighthouse Ave.)
PG Chamber of Commerce (Central Ave.)
PG Laundomat (Forest Hill)
Round Table Pizza (Forest Hill)
Safeway (Forest Hill)
Mail Boxes Etc (Forest Hill)
Pierre's Bakery
Bagel Bakery (Forest Hill)
Canterbury Woods (Forest Ave.)
Hayward Lumber (Sunset Ave.)

PG City Hall (Forest Ave.)
PG Library (Central & Fountain)
Chili Great Chili (Lighthouse Ave.)
Monarch Restaurant (Fountain Ave.)
Tinnery Restaurant (Lovers Point)
Wilkes Inn
Asilomar Conference Center
PG Senior Center (Jewell Ave.)
B. Dalton Books (Country Club Gate)
Bookworks (Lighthouse Ave.)
Grove Market (Forest Ave.)
PG Liquors (Forest Ave.)
Ron's Liquors (Lighthouse Ave.)
Fifi's Cafe (Forest Hill)
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NEW MONTEREY/MONTEREY

Bagel Bakery (Lighthouse Ave.)
Gianni's (Lighthouse Ave.)
Long's Drug Store (Lighthouse Ave.)
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Monterey Cypress Stained Glass (Foam)
Monterey Baking Company (Lighthouse
Ave., Alvarado & Del Monte Center)
All financial institutions on Alvarado Street
Long's Drug Store (Fremont Blvd.)
Monterey Bookshop
Coffeehouse (Alvarado)
Bay Books (Alvarado)
Mail Boxes Etc. (Del Monte Center)
Monterey Federal Credit Union (Franklin)
Monterey County Bank
Ruan Ranch
Paris Bakery (Bonifacio)
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Smart, talented, well-liked — what went wrong?

SUICIDE from page 1

liked."

When the great Brazilian percussionist Airtio Moreira was part of a benefit for district music programs last spring, Robins said, Simon — using a full American drum set — played beside the older artist. "Airtio said, 'This boy's life is going to be in music!' and I certainly agreed."

Smart, talented, the magnet for much affection. What went wrong?

"Apparently," said Sgt. Smith, "he had gotten into an argument with someone he knew. That would have been the previous evening. And apparently he had a history of depression."

"Sage had emotional problems he was working on," Beebe offered. "Friends said he had been depressed. Whatever the problems were, he didn't work them all the way through."

Promising

"He never displayed the depression in front of me," Robins said. "He was a fine drummer, and an extremely

promising musician with a great deal of maturity. He played in all our bands here (at CHS) — and for the last year in the jazz ensemble. Very nice kid. Intelligent."

Beebe said it was the youth's mother who called the school last Friday and told why her son wouldn't be at classes. When the word spread, CHS stopped cold.

Three "grief stations" were set up quickly at key points within the school. Counselors and teachers comforted the students, who were allowed to leave classes to participate in the widespread expression of sorrow.

"There was a lot of understanding and a lot of weeping," Robins said. "Sage had many, many friends at CHS."

Beebe said the school's own memorial gathering was held at 12:10 p.m. Wednesday. "It was simple — being together to say goodbye. Friday was difficult with so very much grief and shock. Teachers were good about talking with individual student. It was still good for us to gather as a group."

Sage's friends numbed by news, but not completely surprised

REACTION from page 1

and smiles a little less frequent.

A subtle air of somberness, a bewildered sense of loss and a retrospective tranquility have embraced the CHS campus now, and students are emerging from their numbness into the familiarity of a daily routine.

Simon, well-known to his classmates as an intelligent and sensitive student with a talent for music, jumped to his death from Bixby Creek Bridge late last week.

"It was his nature," said Simon's good friend, Paul Schlegel, who explained that he was shocked by the timing but not by the decision.

"He had a dark side and was depressed," Schlegel continued, "but things were going good."

At least on the outside.

"It just snapped that night," Schlegel said. "For all of us who knew him, we were devastated."

Friends say Simon became upset after an argument Thursday evening, but that alone was not the reason for the jump.

"He was a silent-waters-run-deep kind of person," Schlegel said. "That has always been Sage's way."

Bodhi Garrett, also a friend of Simon's, echoed Schlegel's sentiments.

"He was too morose and sensitive for this world to handle," he said. "I expected it sooner or later. There was too much B.S. in this world for Sage."

He said he suspected Simon had gone to the bridge before to contemplate suicide, but that the decision ultimately was spur-of-the-moment. Simon jumped sometime between Thursday evening and Friday morning.

"Something snapped in him and he said, 'yeah' and he just jumped," Garrett said. "I don't think it was premeditated."

After getting the news last Friday, CHS faculty set up "mourning stations" around the school to help students express their grief. School was let out and a group of Simon's friends went to Bixby Bridge to pay tribute.

Dennis Handy, CHS campus super-

Ode to a friend

Looking Back

Come, let us walk, stroll down through life,

Back through the years, in between joy and strife

Yes, back to an innocence of a much younger age

All the way back to the beginning, in the very first grade

Many times we fought and argued as young children do

But always the fun and friendship lasted through

Birthdays together, full of cheerful celebration

Wow, your first kiss, and its gentle elation

Sneaking out of our houses and meeting at midnight

Prowling around the village, a middle squealers delight

On into high school, and our lame freshman year

More headaches, more heartbreaks, parties with beer

Memorable conversations about the meaning of life

That's why when I heard the news, it cut like a knife

Why someone with a smile and cheer for all

Could be so alone, as to not hear the call

Of his friends as we said then just as I say now

We love you so much, Sage, it's hard to know how.

— This tribute to Sage Simon was written by Bodhi Garrett

visor and artist-in-residence, went with them. "They were asking questions you couldn't answer," he said. "They wanted to know why."

"I usually don't have a problem finding words," he continued. "But this has left me speechless."

"There's a void in my room, and at the school," Robins said. "We all finalize things in our own ways. I went to Bixby Creek Bridge, and a lot of questions came into my mind. Then I looked down."

"Spelled out in stones, on the sand below the bridge, was: 'WE LOVE YOU, SAGE. PEACE. C.V.C.'"

"The 'C.V.C.' stands for 'Carmel Valley Crew.' They're a bunch of kids who spend a lot of time together."

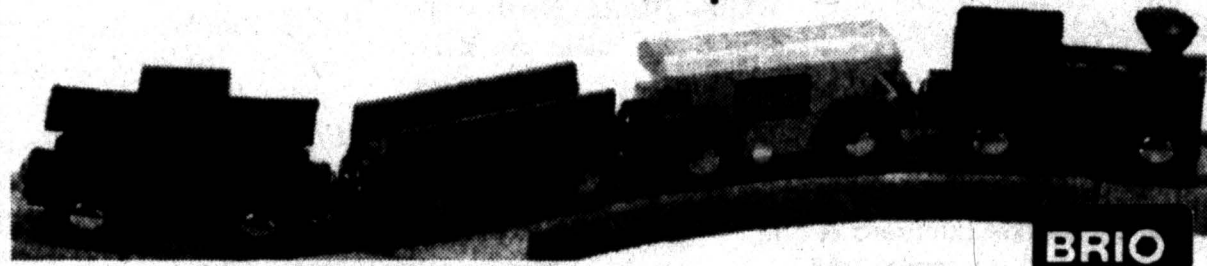
Meanwhile, the youth's ashes have been scattered at sea following cremation.

His parents, Mark and JoAnne Simon of Carmel Valley, said anyone having questions about Saturday's memorial by the gazebo could call 659-3983.

They suggested that any memorial contributions be sent to Monterey Jazz Festival Youth Education Fund, P.O. Box JAZZ, Monterey 93942.



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Above the Bottom Line

By JAMES P. CALANDRA, CPA

Starting a business? Anticipate problems before they happen

STARTING YOUR own business may be a dream that you've had for years, or it may be a relatively new idea. Either way, you can improve your chances for success by avoiding these common pitfalls.

■ **Lack of money.** You'll probably need capital to start your business, plus a cash reserve until your business becomes self-sufficient. Plan your cash needs carefully and realistically, and provide a generous cushion for setbacks and unexpected expenses.

Consider leasing instead of buying. If you must buy, look into used equipment. If your business is going to need a start-up bank loan or other financing, obtain the money before you make any major commitments.

■ **People problems.** Make sure that you'll be able to hire and pay for the employees you need, especially if your business requires specialized skills. And since you're the most important employee of all, try to evaluate yourself honestly and objectively.

Do you have both the financial and marketing skills that your business will need, or do you plan to hire someone who does? If you're used to working for a large company, or if you like having colleagues around, will you be able to adapt to a smaller office?

While we're on the subject of people, be sure to

line up qualified accounting and legal advisors, as well as any other experts you may need. Good advisors can mean the difference between success and failure, especially in the early days of your business.

■ **Insufficient planning.** Research your industry and your competition in depth, and prepare a written business plan covering several years. Write a short mission statement for your company, identify your target market, and try to focus on both as closely as possible.

Shooting for success

Once you've started a business of your own, your challenge now is to make your business as successful as possible. To improve your chances for success, try to avoid some of the common traps that snare new companies.

■ **Troubles with cash flow.** Running out of cash is obviously a disaster. But a business can also suffer if it's chronically short of cash or if cash flow is unpredictable. A written cash flow protection can help you spot potential problems and take corrective action before it's too late. If you aren't able to prepare an accurate cash flow protection on your own, ask your accountant. It may be one of the best investments your business will ever make.

■ **Difficulty managing growth.** A growing busi-

ness might not seem like a problem, but many companies stumble as they get larger. While you're managing today's business, it's important to keep an eye on where you're heading. If it looks like you're going to need additional capital, employees, or office space down the road, put the plans in motion as soon as possible.

■ **Failing to keep in touch.** In today's economy, your markets, your competitors, and the needs of your customers can change overnight.

Try to keep up with the news of your industry through trade publications, as well as the occasional conference or convention. Scour your market for new competitors, and never stop paying attention to your customer or client. A good way to get customer feedback is simply to ask how your business is doing, either through face-to-face meetings or customer satisfaction surveys.

Don't overreact to negative comments, but do try to identify real problems and take appropriate action.

James P. Calandra has been a Certified Public Accountant for 31 years and has practiced in Monterey County for the past 10 years. If you have a question for Jim, write to him at 708 Forest Ave., Pacific Grove, CA 93950, or fax him at 372-0843.

Calandras to host mixer

THE CALANDRA offices in Pacific Grove will host a PG Chamber of Commerce business after-hours mixer from 5 to 7 p.m. Tuesday.

The mixer will be held at 708 Forest Ave., the business address of both James P. Calandra, CPA, and Calandra Real Estate, operated by Karen Calandra.

Admission is \$5 for members, \$8 for non-members.

More information: 373-3304.

Obituaries

Lipman, Paul, 77, of Carmel, died Aug. 31. Born in Vineland, N.J., the World War II veteran worked for the original Goldsmith's Jewelers in Monterey and at Sears for 28 years, being inducted into the Sears Hall of Fame as the top West Coast salesman until he retired in 1983. Survived by his wife, Barbara; two daughters, Julie, San Diego and Mindy Clairmont, Bellevue, Wash.; a sister, Ruth Snyder, Philadelphia, Pa.; a brother, Edward, Wilmington, Del. Memorial contributions: Donor's favorite charity.

Lucido, Jerome, 66, of Pebble Beach, died Sept. 1. Born in Italy, the Monterey Peninsula College and Columbia University graduate came to Monterey in 1929 and worked at his uncle's cannery before becoming a bank teller for Bank of America, retiring as corporate vice president in 1984 and was a founding member of the Monterey Sons of Italy. Survived by his wife, Mary Louise; three sons, Frank, Monterey, Sal and Anthony, Carmel Valley; a daughter, Francesca Mellinger, Carmel; two stepsons, Luis and Alex Lorca and a stepdaughter, Elizabeth Lorca, Pebble Beach; a brother, Sal,

Vallejo; two sisters, Giuseppa Cusenza and Caterina Alestra, Trapani, Italy; nine grandchildren; a great-granddaughter. His first wife, Dora, died in 1989. Memorial contributions: American Heart Association, 1514 Moffett St., No. 1, Salinas, 93905.

Holley, Philip R. "Dick", 84, of Carmel, died Sept. 1. Born in Fort William, Ontario, Canada, the former small business owner who enjoyed woodworking and travel moved to California in 1952, where he worked in management and retail sales until he retired in 1980. Survived by two sons, David, Carmel and Robert, San Jose; a sister, Marjorie Yurick, Thunder Bay; four grandchildren. Memorial contributions: Victory Outreach, Salinas.

Hughes, David Vern, 77, a former Carmel resident, died Sept. 2. Born in Fresno, the World War II veteran moved to Carmel in 1969, where he owned the Cinderella Dress shop and a home furnishings and craft store, served on the Carmel City Council and was a member of Tor-House Foundation, Diogenes Club and Carmel Rotary Club, plus performed in numerous local Shakespearean plays after retiring. Survived by his wife, Mary; two sons, Peter, New Jersey and John, Carmel Valley; four grandchildren; two great-grandchildren. Memorial contributions: Robinson Jeffers Tor-House Foundation, Carmel.

Leavell, Kathryn Martha, 78, a former Carmel Valley resident, died of heart disease Sept. 3. Born in Hillsboro, Texas, the owner of Leavell's restaurant in Carmel Valley during the mid-1960s moved to Monterey in 1941, where she and her husband, Vernon, helped open the Casa Munras Hotel's restaurant, and was a member of the Women of the Moose Lodge, Monterey Bay Hot Jazz Society and Cosmetology Association, plus former president of the Monterey Peninsula Community Thrift Shop. Survived by her sister, Mary Tullius, Chico.

Manheim, James Frederick, 82, of Carmel, died Sept. 3. Born in Fresno, the World War II veteran was a salesman in Fresno and Carmel, where he lived for the past 25 years and a member of Carmel Foundation. Survived by a daughter, Karen Teel, Lafayette; two sons, James II, Reno and Richard, Los Angeles; a brother, William, San Mateo; three grandchildren. His wife, Margery Warren, died in 1994. Memorial contributions: Carmel Foundation, Carmel.

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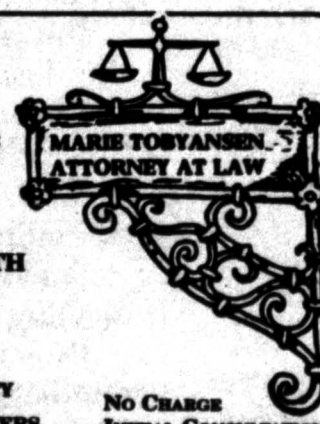
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YOUNG VOICES RING OUT

Church of Wayfarer offers children's choir studies.

By JOHN DETRO
Pine Cone Religion Editor

ONCE AGAIN, the children will lift their voices in song at Carmel's Church of the Wayfarer (Lincoln and Seventh).

And they'll have one of this region's finest teachers.

Beginning Monday, the no-cost fall music program there will welcome all interested youngsters — kindergarten through eighth grade.

From 3:30 to 5 p.m. each Monday through May 19 of next year, they'll be exposed to musicianship, music reading, tone production, fellowship and the sheer joy of singing — all under Cheryl Anderson's guiding eyes and hands.

Much-admired in the classical music community, she is director of music at Church of the Wayfarer as well as Cabrillo College's director of choral activities.



Cheryl Anderson will teach youngsters the joys of vocal music in an annual program offered by Carmel's Church of the Wayfarer.

Magical ways

"Cheryl's wonderful," says Church Minister of Education Gary D. Hull. "I've seen her teach three-year-olds in a most magical way."

According to Hull, this is the seventh straight year Church of the Wayfarer has offered the program of

children's musical training "to supplement what happens in the schools. It definitely is not limited to

church members; we invite anyone on the peninsula." The choir work will divide youngsters into age groups: primary students, grades three through six, grades six through eight. "Specific placement depends upon musical talent," Hull says.

He and Anderson will work with two groups at once. While she teaches the musical skills, he will guide youngsters in arts and crafts, playing games and building self-esteem.

"I talk to them and help them think about themselves in positive ways," Hull says. "I emphasize that they are part of God's creation — that kids are wonderful and have a lot to offer the world."

The program encourages children's excitement, he adds. "We find that this is contagious. It moves through the whole congregation."

Each choir will have the chance to perform once a month in church services, Anderson says, "and on other occasions as outreach to Carmel as a whole."

The literature to be performed, she says, "will provide much variety in style and period while retaining the consistent factor of quality."

Hull urges students to come and bring their friends. "Through singing," Anderson concludes, "we can express ourselves while expanding our fields of knowledge."

RELIGION DIGEST

Fall Festival set by Our Lady of Mount Carmel

WHAT A fine theme: "Enjoy fruit of the vine, and the work of human hands."

So say those behind the First Annual Harvest Fall Festival opened to the public by Our Lady of Mount Carmel Church at 9 El Caminito in Carmel Valley Village.

The celebration will occur Sunday with an Outdoor Mass at 10:30 a.m., barbecue from noon until 4 p.m. (plus wine tasting room) and various activities that won't stop until 5 p.m. — live music with the Cajun band Crawdaddy and other groups, benefit drawing, silent auction.

For barbecue tickets or additional details, call 659-2224.

The fall schedule has taken hold at St. Dunstan's Episcopal Church on Robinson Canyon Road in Carmel Valley.

Holy Eucharist will be celebrated at 8 a.m. and 10:15 a.m. each Sunday. Adult Sunday School will start at 9 a.m. with baby-sitting available. Children's Chapel will start at 9:45 a.m. in the education building.

Sunday School will begin at 10:15 a.m.

The Homework Center at Carmel's Church of the Wayfarer will be open from 3 to 5 p.m. beginning Monday, Sept. 18, for students in grades four through 12.

Cost: \$20 per month. Information: 624-3550.

Monterey United Methodists invite one and all to spend Sunday morning, Sept. 24, with them in the park.

They'll meet under the open sky beginning at 11 a.m. at the Whispering Pines Park — on Pacific near Alameda in Monterey.

Right after the worship service, there will be a pot luck lunch. A large grill will be available for everyone's use (charcoal provided by the church's Caring Cluster).

Meat-eaters should bring their own, along with table service.

More information: 648-8779.

John Evans, director of studies at the Phoenix Institute in Tempe, Ariz., will consider The Word of God: A Call to Heroic Christianity from 7 to 9 p.m. Friday in San Carlos Cathedral Hall, 500 Church St., Monterey.

The institute, co-founded by Evans, also has an outpost in Rome. During his local presentation, he will consider such questions as:

—Is God indifferent to injustice, suffering and evil?

—What is the character of authentic Christian life?

The public is invited to attend.

A Christian theater troupe called The Master's Stage will perform at Seaside's First Baptist Church (1949 Waring St.) at 6 p.m. Sunday.

The public is invited at no cost. Information: 394-1771.

The Golden Years



By Myles Williams

President Franklin D. Roosevelt signed the Social Security Act in 1935. It went into effect in 1937, with each employee and employer contributing one cent for each dollar the employee was paid, up to a maximum tax of \$30 per year. Payment of retirement benefits began in 1940. The first to receive monthly benefits was Ida May Fuller, of Vermont, who continued to get them until she died in 1975. Since its beginning, about 125 million Americans have received Social Security benefits.


John Waldo Adams may not fit popular images of a poet. At 87, he can look back on working as a cowboy on his family's ranch in Utah, then into mining, fruit-picking, truck driving, teaching, building homes and most recently operating a roofing business in New York. He took to writing poetry late in life. While others write about feelings, "with me it's what you do," he explains. If his father hadn't lost all in the Depression, Adams says, "my life wouldn't have been as interesting as it is."

Remember When? July 15, 1933 — Twenty-four Italian Navy planes landed at Chicago in a goodwill flight from Italy that took 13 days.

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Church Services

<p>The Church of the Wayfarer (A United Methodist Church) Worship Sundays at 10 am at this historic United Methodist Church. Adult & youth classes 8:45 am. Sunday School 10 am. (Nursery care provided.) Youth Fellowship 5:30 p.m. Children's choir and weekly pre-school programs available. 624-3550</p>	<p>Christian Science Services Sundays 10 am, Sunday School 10 am, Wednesday evening testimony meetings 8 pm. Reading Room open weekdays 9-5 (Wed. 9-7:30). Sun. & holidays 1:30-4:30. Monte Verde St. north of Ocean Ave. btwn. 5th & 6th</p>
<p>All Saints' Episcopal Church Sunday Eucharists at 8 and 10 am and 5:30 pm. Eucharist on Wednesdays at 7 am and Thursdays at noon. Sunday nursery care at 10 am service. Dolores St. & 9th Ave. 624-3883</p>	<p>Carmel Mission Basilica Sat. Mass: 5:30 pm fullfills Sunday obligation. Sun. Masses: 7:00, 8:00, 9:30 & 11:00 am and 12:30 & 5:30 pm. Confessions: Sat. 3:30 to 5:30; days before First Friday and Holy Days 4:00 to 5:00. Mass at Big Sur: Sundays at 10:30 am. Rio Road, Carmel</p>
<p>Carmel Church of Religious Science Services held 11 a.m. Sundays. "Beyond Sunday" meetings held Wed. evenings 7:00. The public is invited. Dolores St. & 8th Ave. American Legion Post 625-5360</p>	<p>Carmel Presbyterian Church 3 services: 8 am - Contemporary Family; 9:30 & 11 - Traditional Service. Services are broadcast on KRML 1400 at 9:30. Child care provided for all services. Junipero near Ocean 624-3878 (655-LOVE for 24-hour phone prayer ministry)</p>

HARRIETTE ROWNTREE

The memorial service and celebration of her life will be conducted at All Saints Episcopal Church, 9th and Dolores, Carmel on Saturday September 23rd at 11 a.m.
All her friends are welcome.

Inaugural PG Triathlon a hit with athletes

Organizers envision course as qualifier for 2000 Olympics

TRIATHLON from page 2

weekend's good business.

New kind of visitor

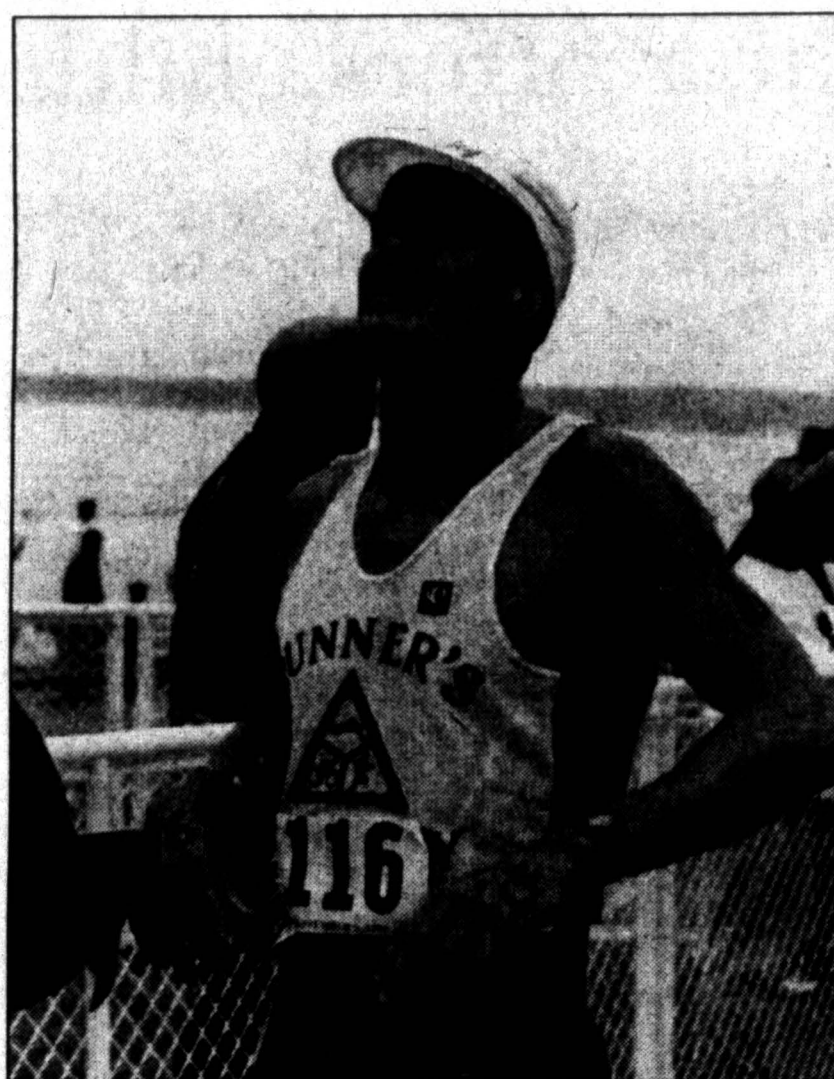
More importantly, he added, the event drew a new kind of tourist to PG. Whereas the town usually accommodates flocks of older visitors and families, "here we had a lot of young, athletic, well-off visitors — many who have never visited Pacific Grove," he said.

In a town where the premiere annual event, the Feast of Lanterns, the town's birthday bash, dates back 90 years, it is striking to consider a new event dedicated to a sport that originated in California in 1978.

Comments from both world-class and amateur competitors clearly indicate that PG's smooth bay waters and relatively flat cycling and running segments make for one of the most attractive, hospitable courses in the world.

"This is the best course I've seen, and I've done 40 or 45 races," said Dave Depew, a 34-year-old amateur competitor from Southern California, commenting five minutes before the 1.5-kilometer (.9 miles) swim, the first part of the grueling event.

Competitors also cycled 40 kilometers (about 24 miles) and ran 10 kilometers (6.2 miles). A unique feature of the PG course is that its biking and running segments are contained within a relatively small geographic area. The athletes must complete a number of "laps" on various routes along Ocean View



PHOTOS/SUSAN BECK

Amateur Troy Soares of Sunnyvale was the first Triathlon participant to cross the finish line, taking first place in the 20-29 age division.

Boulevard and Sunset Drive.

With all events contained within a such a small area, this triathlon has the flavor of a three-ring circus. Spectators can keep track of the progress of certain competitors better than they can at most venues.

By sticking to the waterfront, not only do the athletes avoid the hills that are inevitable at other venues, the local police department and volunteers were faced with fewer areas to cordon off.

Because the running of the various divisions was an all-day affair, minimizing inconveniences for pedestrians and motorists was an important issue.

"Crowd control really wasn't a problem," said PG Police Capt. Ed Harriger. "There were no crime reports, no disturbances. All problems were minimal."

Big hopes

Race organizer Terry Davis — who, with wife Betsy, spent about 18 months preparing for Saturday

WATER WORRIES: Ocean swim gets triathlon off to a cold and taxing beginning.

By PAUL WOLF

MINUTES BEFORE the start of the amateur portion of the triathlon at Pacific Grove, there was a common worry — the water.

"I just want to survive the swim," said wetsuit-clad Jude Radeski, of Truckee, Calif., anticipating the 55-degree water off Lover's Point. "My background is in running and cycling, so this is the hard part."

No amount of laps in the pool can prepare a triathlete for the shock of 55-degree water, for frequent mouthfuls of kelp, for thrashing arms and legs of fellow competitors.

"I started swimming only a month ago," said Joe Orechoveski, a 36-year-old Naval Postgraduate School student, as he applied Wesson non-stick to his body in hopes the wetsuit will come off easily during the transition from the bay to bicycle.

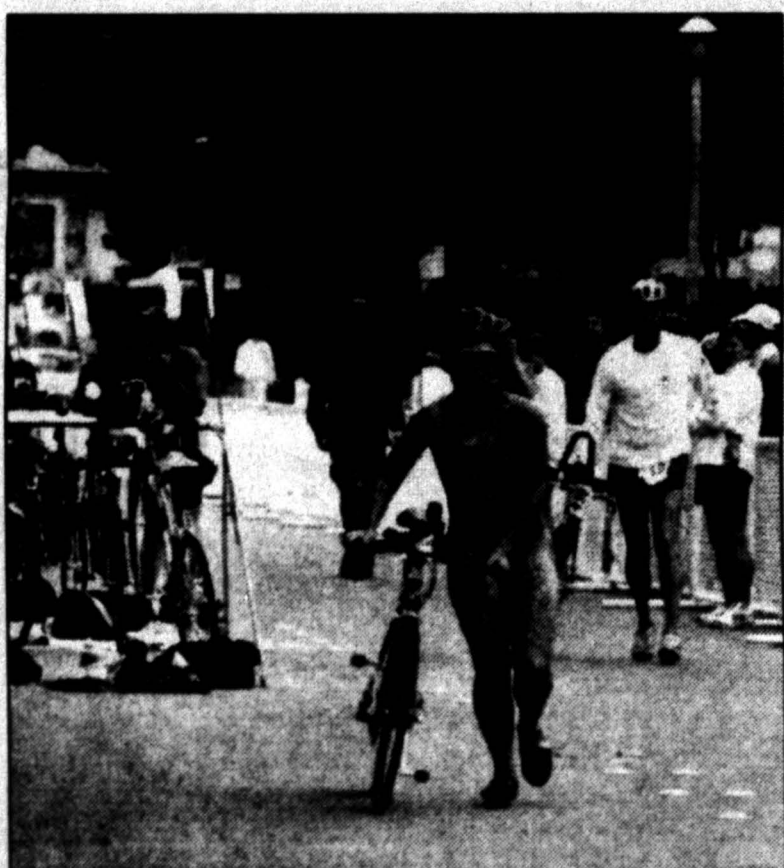
The later transition from wheels to feet, before the 10K run, is not as taxing as the first transition, when the athletes drag themselves out of the water, peel off their outer skins, run — barefooted, nine-tenths naked — up a steep ramp to the Ocean View Boulevard, grab their bicycles and shoes and take off.

What is most remarkable is how some competitors can seem almost matter-of-fact about their undertaking.

"I don't feel any particular elation or apprehension beforehand," said Michael Lewis, a 43-year-old cardiologist who traveled from Gulfport, Miss. "You just have to do it for the first time. I've gotten good at all three activities, including the swim."

— said his hope is to make the course a qualifier for the 2000 Olympics in Sydney, Australia. In addition, he hopes PG will serve as the host for the national championships, held annually in September.

"Our plans have been from the beginning that we would turn this into a major event on the peninsula," Davis said. "This first event really went off beyond our expectations."



Finishing third overall in the women's competition, Megan Farrell, 18, of Carmichael, won first place in her 15-19 age division.

In the record books at the first annual PG Triathlon

HOW LONG does it take for a top athlete to swim nearly a mile (1.5K), cycle 24 miles (40K) and run 6.2 miles (10K)?

Well, here are the outstanding times from Saturday's Triathlon at Pacific Grove.

Amateurs

Men: Gregg Trent, San Jose, 2:08.20.

Women: Maria Monica, San Francisco, 2:20:49.

Professionals

Men: Marc Lees, Carlsbad, 1:56.36.

Women: Lauren Alexander, San Jose, 2:11.00.

Elite

Men: Chad Gordon, San Leandro, 2:00.36.

Women: Karen Chequer-Pfiefer, Santa Rosa, 2:14.49.

PREP FOOTBALL SCHEDULES

P.G. HIGH BREAKERS (0-0-1) 1995 Schedule

Sept. 9	Breakers 13, Piedmont 13
Friday	Seaside 7:30 p.m.
Sept. 22	@ Aptos 7:30 p.m.
Sept. 29	Soquel 8 p.m.
Oct. 6	Palma * 8 p.m.
Oct. 13	@ King City * 8 p.m.
Oct. 21	@ R.L.S. * 2 p.m.
Oct. 27	@ Alisal * 8 p.m.
Nov. 3	Gonzales * 8 p.m.
Nov. 9	Carmel * 7:30 p.m.

Notes: Varsity kickoff times listed. * = league game.

MONTEREY TOREADORES (0-1) 1995 Schedule

Sept. 8	Turlock 20, Toreadores 0
Friday	Encinal 7:30 p.m.
Sept. 22	Washington 7:30 p.m.
Sept. 29	No. Salinas * 7:30 p.m.
Oct. 6	@ Gilroy * 7:30 p.m.
Oct. 14	@ No. Mty Co. * 2 p.m.
Oct. 20	Live Oak * 7:30 p.m.
Oct. 27	Hollister * 7:30 p.m.
Nov. 3	@ Salinas * 7:30 p.m.
Nov. 10	@ Seaside * 2 p.m.

Notes: Varsity kickoff times listed. * = league game.

Punt, Pass and Kick competition set for Saturday at CHS

THE LOCAL level of Gatorade's Punt, Pass and Kick Competition for young football warriors will be held beginning at 10 a.m. Saturday on the Freshman Field of Carmel High School, according to the city recreation division.

The competition is open to girls and boys between eight and 15 years of age. Each participant must

bring a copy of her or his birth certificate for age verification.

Every person who takes part has a shot at home town, regional, state and national honors. Finalists usually show their skills during half time of the annual Super Bowl.

RLS, Carmel to enjoy home openers Saturday

■ **Stevenson:** All cylinders click as Pirates roll to 48-0 victory over Santa Cruz; MVC next up.

By JOHN DAVI

HAVING BURIED Santa Cruz High 48-0 last week, the Robert Louis Stevenson varsity football team will take on Monte Vista Christian in the Pirates' home opener on Saturday.

The non-league game will start at 2 p.m. in Pebble Beach.

Followers of the RLS gridiron fortunes feel that MVC, starting only their fourth varsity football season in the Santa Cruz Coast Athletic League, likely will go the way of the Cardinals, also out of the SCCAL.

Over three years of varsity competition, MVC has compiled an overall record of 3-27 and 0-18 in league. In 1994, the totals were 1-8 and 0-6.

But, this is prep football — almost anything can happen. Just look at last season's game between the two teams: RLS squeaked by 12-6. And MVC head coach Ron Myers used to run the tough program at Watsonville High.

Myers says the 1995 edition boasts two of the northerly league's best players — tight end Dan Walker and running back Jesse Locker. Key linemen are the biggest and strongest Monte Vista ever has had, Myers adds.

On the other hand. . .

Consider last Saturday's onset to what looks like a most promising year for RLS. The visiting Pirates waited until only five minutes remained in the first quarter before beginning the massacre.

Sophomore running back Bubba Beyah scored two touchdowns in just over three minutes — both on 15-yard scampers. New place-kicker (and

quarterback) Mike Bennett added the extra points.

Playing hungry, the Bennett-led RLS offense kept on its roll when he connected on two scoring passes — 16 yards to speedy senior halfback Brandon Sams, out of Oakland, and 15 yards to receiver Chris Orosco.

At halftime, RLS held a 27-0 lead. Then the Pirates stayed close to the ground, scoring two third-quarter touchdowns after long drives. Sams and Bennett hit paydirt on goal-line smashes.

In the final quarter, the RLS offense took a breather. One score rang up when Orosco recovered a blocked Santa Cruz punt in the end zone.

The punt totals tell a lot. RLS had none, while the Cards were forced to boot seven times. Pirate defensive linemen recorded four quarterback sacks — one apiece by Dean Branscum, Michael Nevis, Alan Wang and Barrie Wise.

Busy guy

Sams was the leading RLS rusher (92 yards on 13 carries) and had three catches accounting for 37 yards. Beyah and fullback Rory Smith each carried the ball six times — Beyah earning 42 yards and Smith adding 36.

In his first RLS game, Bennett — a senior who transferred from Acalanes High School in the East Bay — hit on six of nine passes and converted six out of seven PAT tries.

"They played well together," Jeff Young, RLS head coach, said, "and they played for each other. I love it when I can say there wasn't one particular player who carried the team."

■ **CHS:** Quarterback Anderson sidelined with knee injury as Harbor punishes Padres 35-0.

By AMIR MASLIYAH

THE GOOD news for the Carmel High School varsity football team is that it's heading into its home opener Saturday afternoon against an opponent that last weekend was defeated 48-0.

The bad news is that the Padres will enter the 2 p.m. game at Bardarson Field against Santa Cruz High without their field general — junior quarterback Golden Anderson, who suffered a knee injury in last Saturday's 35-0 drubbing at the hands of Harbor.

The magnitude of Anderson's injury is unknown, CHS head coach Mike Kelly said Wednesday morning.

"He's out indefinitely," the coach said. "Hopefully, he'll be ready to return by the league opener (Sept. 29 vs. King City)."

Anderson was injured in the opening quarter of the season, last Saturday afternoon's non-league game against Harbor in Santa Cruz.

"We lost a really good player — our leader," Kelly observed. "He is extremely important to us."

"When he went out, the team kind of went out with him."

Backup quarterback John Martine stepped into a difficult situation, but turned in a gutty effort.

"Martine was courageous," Kelly said. "He struggled, but he showed courage."

Martine finished with two completions in seven attempts, and three interceptions. He will start Saturday's non-league game against Santa Cruz, which is coming off that lopsided loss to Robert Louis Stevenson and a 1994 season in which it was 3-7 overall and 1-5 in the Santa Cruz Coast Athletic League.

Early struggles

Kelly had predicted his Padres were likely to struggle in the early portion of the season — and that was even with Anderson at the helm.

"We've got to improve in a lot of different areas," Kelly said, "but we can do it."

The first-year coach's attitude has filtered down to his players.

"We just have a lot of work to do, but we'll be fine," said offensive guard Joey Ringer.

One key Carmel player who shined last Saturday was running back Nachi Cardenas, who gained 62 yards on 11 carries.

Defensively, Kelly singled out junior defensive end Ryan Bailey and senior cornerback Toby Lauterbach, a pair of Padres who are in their first year of prep football.

PREP GRID SCHEDULES, UPDATES

R.L.S. PIRATES (1-0) 1995 Schedule

Sept. 9	Pirates 48, Santa Cruz 0
Saturday	M.V. Christian 2 p.m.
Sept. 23	@ Harbor 2 p.m.
Sept. 29	@ Palma * 8 p.m.
Oct. 7	King City * 2 p.m.
Oct. 14	@ Carmel * 2 p.m.
Oct. 21	Pacific Grove * 2 p.m.
Oct. 27	@ Gonzales * 7 p.m.
Nov. 4	So. San Fran. 2 p.m.
Nov. 11	Alisal * 2 p.m.

Notes: Varsity kickoff times listed. * = league game.

CARMEL HIGH PADRES (0-1) 1995 Schedule

Sept. 9	Harbor 35, Padres 0
Saturday	Santa Cruz 2 p.m.
Sept. 23	@ M.V. Christian 2 p.m.
Sept. 29	@ King City * 7:30 p.m.
Oct. 6	@ Alisal * 7:30 p.m.
Oct. 14	R.L.S. * 2 p.m.
Oct. 21	Gonzales * 2 p.m.
Oct. 27	@ Aptos 7:30 p.m.
Nov. 4	Palma * 2 p.m.
Nov. 9	@ Pacific Grove * 7:30 p.m.

Notes: Varsity kickoff times listed. * = league game.

CHS tennis, cross country gear up for winning '95 seasons

By PATRICK FOU DY

CARMEL HIGH's girls tennis looks to again be a strong competitor in the Mission Trail Athletic League.

Returning players Chrissy Handel and Arianne Bautista — No. 1 and No. 3 players — provide senior leadership, while juniors Shannon Dougherty (No. 2) and Whitney Fisher (No. 4) add punch to the Padres' solid singles lineup.

The team's first match is today at Alisal High, 3 p.m.

CROSS COUNTRY

The Padres have a large turnout this season — nine girls and 24 boys.

Head coach John Ables is confident the two teams can vie for post-season berths. Last season, the girls almost took the MTAL title and this season appear even stronger, Ables said.

Returning senior Denise Cardamone and sophomore Molly Allen, last year's MTAL champion, will lead the girls.

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Letters to the Editor

Letters should not exceed 350 words and are subject to editing. Letters must be typed and include name, address, telephone number and signature. Those that have previously appeared in other publications will be given last priority.

A silver lining?

Dear Editor:

The Carmel City Council cannot be faulted when it makes decisions that benefit the many rather than the few: We, the people, expect government to do this.

What troubles me, when I see the artists carrying their easels and supplies from a perfect space (Room 16, Sunset Center) for their creative expression to one that is much less so, is how it symbolizes what has happened to the artist colony that was once Carmel.

When it comes to firing the engines of a city, economics makes a better fuel than art for its own sake.

Rather than merely lamenting the loss, perhaps a few of the artists will use this move as incentive to do more work outdoors, capturing the physical beauty that is still Carmel. As a result, they will make their art as well as themselves more visible to the residents and visitors, and their importance to the life of this city will be better realized.

Barry Ewing
Carmel

Why 90 minutes?

Dear Editor:

The new 90-minute parking limits in Carmel are a problem.

It is a problem for me, as a businesswoman in this town since 1961. It is a problem for my clients, who need more time to have services done. It is a problem for the visitors from out of town who come here to shop, eat, relax and enjoy our little village.

It is not a problem for the people who live within the city limits who can get three-hour resident permits. It is a problem for anyone who lives in the area who cannot get one of these permits.

I have personally lodged a campaign to protest the new law and my clients have sent more than 350 letters of complaint to the Carmel City Council. The mayor has responded three times to these letters and to my own correspondence.

First I was told that the reason for the change was to avoid confusion with three different types of parking zones (as if people couldn't figure out the difference). Then I was told it was to prevent the people who work in Carmel from playing the "Two-Hour Dance"

Life's delicate balance

Simply all in a day's work for Ted Hooker

By CHARLES PAGE

TED HOOKER, a plastic surgeon, now retired, was chairman of the board of trustees of our Community Hospital for many years. He is a caring person and a special friend. (Please don't tell him I said so. We never admit to our affection and respect for each other!)

A few years ago, Ted was subpoenaed to testify in San Francisco in a medical malpractice case — the first plastic surgeon having been accused of botching the job and Ted having debotched (not debauched) the patient.

Ted left early for the afternoon appearance in San Francisco so he could find the courthouse. As he approached the Eucalyptus grove on Highway 101, just south of the San Juan Bautista exit, a VW bug spun out and flipped over in front of him. He stopped and found a young girl trapped under the car; her head twisted, cutting off her breathing. She was turning blue.

Fortunately two husky young men arrived and lifted the car enough for Ted to move her head and restore her breathing. Her scalp wounds drenched Ted's hands with blood.

Another man then arrived and announced that he was a doctor. He took over and Ted headed to court.

Blood is thicker . . .

He stopped at a service station in San Francisco, and went to the men's room to wash up. The wash basin was next to the urinal. As Ted washed his hands a man came in to use the facilities. The stranger glanced at the wash basin and observed the blood streaming off of Ted's hands.

Ted looked up and realized that the man was terrified — his eyes were bulging out of their sockets! Ted smiled and started to explain: "I'm a doctor, there was an accident..." Ted never finished his explanation, nor did the man finish his business! He bolted in terror.

Ted cleaned up, found the courtroom, sat through the inevitable delay, testified and headed home looking forward to a relaxed evening reflecting on the day's events. As he entered the freeway ramp, the traffic was at a standstill and he had to brake quickly to a stop. Unfortunately, the driver behind him was not as alert and slammed into the rear of Ted's car! The damage was minimal. They exchanged insurance information and went on their way.

The trip home was otherwise uneventful. As Ted walked in his door,

his wife Sue was obviously dressed for something other than a relaxed evening at home. She looked a little impatient and said, "Hurry and get dressed, we are late for dinner at the Meyers. They have guests from our hometown in North Dakota."

Ted dutifully dressed and headed out for a pleasant social evening, wondering how to answer the customary question: "How was your day?"

Razor-thin margin

Ted followed up and determined that the young woman suffered no serious injuries, having been examined, treated for her cuts and bruises and released.

He often reflects on the razor-thin margin between "no serious injuries" and the horrible consequences, which would have resulted if breathing had not been restored immediately. Having spent his career in reconstructive surgery, there were few occasions when he was required to make split-second decisions made the difference between life and death.

Somewhere out there a young woman is living her life, a good life we hope, probably unaware of the significance of those few critical seconds and her incredibly good fortune in having a doctor, who is a caring person and a good samaritan, in the car behind her that day.

Charles Page is a retired lawyer and a freelance writer.

by moving their cars to avoid tickets. (Now they are playing the "90-Minute Dance"). Finally, I was told that the plan was under review.

Carmel is becoming a town known for being unfriendly in regard to people who want to do business or visit here. They don't need to be fined \$20 (the price of a parking ticket) to have the privilege of spending money here.

I can only assume that the only reason this law is still in effect is that people think that their complaints won't do any good. Since the plan is under review, I ask that everyone who is inconvenienced, angry, fined, etc., please write to the City Council, P.O. Box CC, Carmel 93921. Let them know what you think of this new restriction.

Christiane M. Roque, owner
Chris of Carmel Hair Association

Was it the same EIR?

Dear Editor:

In response to the Aug. 31 op-ed column on the EIR on Rancho San Carlos authored by Mr. Wachs and Mr. Gluck, I want to point out some discrepancies where I think they overstated their case. As I read the EIR, the Santa Lucia Preserve Project:

■ Will not involve 350 homes plus employee housing units, but rather 297 homes plus employee housing. (See page 1 of the EIR.) Why the 18 percent exaggeration?

■ Will not draw water away from the Carmel River, but in fact any adverse impacts on off-site water resources will be minimal with "no mitigations required" according to the EIR. (See page 8-60.)

■ Did not conduct water well tests exclusively during a wet year, but actually over a four-year period from 1990 to 1993, which included several very dry years at the end of an extended drought.

■ Does not exclude traffic generated from non-resident golfers and employee families from the EIR, but rather includes it (as shown in Tables 13-10 and 13-11). Furthermore, the EIR's traffic analysis shows that with the mitigations proposed, the level of service for each critical segment will remain the same. In two cases, it actually will be improved.

Did Mr. Wachs, Mr. Gluck and I read

the same EIR?

Harry Struthers
Carmel

The dam's real cost

Dear Editor:

It's shameful that reporters no longer are "investigative" reporters. Take for example The Pine Cone article of Aug. 31 that was headlined: "Average home to pay \$5.65 more per month for dam."

The article, as well as others, implies that The Pine Cone and/or its reporters have decided to support the New Los Padres Dam project. First, an investigative reporter would confirm the facts before printing a story in reliance upon a one-sided, biased bit of information or, at best, state that the information reflects statements by certain persons.

Furthermore, it is customary in journalistic circles to quote one source, and obtain quotes from another source to balance the story without indicating bias. The headlines in the article in question are not true as far as the costs

See LETTERS page 27

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Keeping kids in school helps keep them off drugs

By DAN LUNGREN

TODAY'S POP-QUIZ question: Do teens who have dropped out of school use drugs and alcohol more than teens who remain in school?

Until now, there has been no way to answer that question with any certainty because no survey of dropouts had ever been conducted. That is why my office joined with three other state departments — the department of education, department of health services and the department of alcohol and drug programs — to conduct the state's first-ever survey of drug and alcohol use among teen dropouts. The findings of this comprehensive survey were released earlier this month.

For the past 10 years, my office has conducted a statewide survey of alcohol and drug use by students in grades 7, 9 and 11. Until now, the survey reached no farther than the classroom. That is why, for the first time ever, we decided to conduct two surveys: the Biennial Student Survey and a Dropout Survey. With these two surveys, we were finally able to test assumptions and make comparisons between dropouts and students.

■ By reducing dropouts, we fortify our fight.

Not surprisingly, we found that dropouts reported using drugs at rates which were at least one-and-a-half times the student rates. The differences between dropouts and students increased with level and frequency of use. We also found that student surveys alone underestimated the extent of the substance abuse problem.

Disturbing findings

Unfortunately — but again not surprisingly — we found that school dropouts are more involved in other problem behaviors than their in-school peers. The extent of these problems are so serious that they cannot be overlooked or underestimated. Among the disturbing findings:

■ Dropouts were 1.7 times more likely to use marijuana than their in-

school counterparts (66.8 percent vs. 40 percent).

■ Dropouts were three times more likely to use methamphetamines than their in-school counterparts (31.6 percent vs. 10.1 percent).

■ Dropouts were five times more likely to use cocaine or crack than their in-school counterparts (27.5 percent vs. 4.9 percent).

Additionally, daily use of drugs and alcohol by dropouts was a great deal higher than students. For instance, dropouts reported daily use of marijuana five times that of the student rate.

We also learned that dropouts were more likely to use drugs and

alcohol at an earlier age:

■ 30.5 percent of dropouts reported that they had been intoxicated from alcohol by the age of 12, while only 16.4 percent of students reported the same.

■ 38.5 percent of dropouts had used tobacco by age 12, compared to 20.8 percent of students.

■ 29.5 percent of dropouts reported trying an illegal drug by the age of 12, compared to 8.3 percent of students.

Urgent wake-up call

The survey results also indicated that teens who had dropped out of school were involved in more criminal activity, including violence, than students who stayed in school. Dropouts were more likely to sell drugs, be arrested on drug related offenses or commit crimes to get drugs. We saw that dropouts were more involved in gang activity, physical fights and carrying or using weapons.

What does all of this mean? At the very least, this information should send an urgent wake-up call to society. We should be alarmed by this correlation between drug and alcohol abuse, dropping out of school and destructive behavior.

We must work together to help the increasing number of at-risk juveniles before they reach the point of dropping out of school.

Once they reach that point, they are in even greater danger of becoming involved in drugs, joining gangs, becoming juvenile delinquents, and thereby becoming an even greater burden on society.

We also should be troubled by the indications that in-school teens continue to use drugs and alcohol. While they did not report as much use as dropouts, the bottom line is California students are using drugs and alcohol at alarming rates.

Dual problems

It's clear that we need to address dual problems: teen drug use and school dropouts. Only by combating one will we defeat the other.

While I don't pretend to have all of the answers, I will venture to say that this survey clearly shows why arguments for drug legalization are dangerous. It is also fair to say that the current cultural attitude by some elements of Hollywood and others to downplay the dangers of drug use only adds to the problem.

It reinforces the idea that drug use is "cool" or "acceptable." By changing our attitudes toward what is acceptable and what is not, we will, in the process, change our kids' attitudes.

Let's join together to jump-start our efforts to keep our kids in school, and away from drugs and alcohol.

Dan Lungren is the state of California's attorney general.



Dan Lungren

More Letters to the Editor

LETTERS from page 26

of the dam are concerned.

I have attempted to correct misleading information so the voters will have a more accurate picture of what the proposed dam will cost them. There are few "average" homes in Carmel or Carmel Valley. The Monterey Peninsula Water Management District is misleading the public when it says that \$5.65 per month is what it will cost.

And the use of "per month" is also misleading. The water bill arrives every two months. The ruse is to make the voters believe that their cost will be only \$5.65 on the water bill.

In addition, the 87 cents per unit of water consumed is also misleading — 87 cents will provide slightly over \$5 million for 6,090,000 units of water consumed. The annual payments are expected to be \$9.8 million. When added to \$1.8 million for connection fees, this totals about \$7 million. Where is the rest coming from?

And a reporter should also ask why is MPWMD assessing this 87 cents for "design and planning" costs when those costs are included in the bond issue as outlined in district documents.

And the media seems to forget the 87 cents is followed in small print by the term that this 87 cents will increase by about 3 percent per year due to the inflation factor, to \$2.32 per unit the year the final payment is made. The figure \$1.29 per unit is more correct.

**Lou Haddad
Monterey**

(Editor's Note: The writer is a director with the MPWMD.)

Another Long Beach?

Dear Editor:

I have often wondered why people

who make all or part of their living from tourism should ever favor growth on the peninsula.

As I understand the survey results from years past, the reasons most tourists come to the peninsula are for rest, relaxation, enjoyment of the forest, beaches, golf courses, fresh air and the uncrowded and unhurried pace of the coastal villages.

They are trying to escape the crowds, traffic, crime, building-choked vistas and pollution of the places they live. Why would anyone favoring the attraction of quality national and international tourism want to favor the development of cattle ranches, farms, and open space off Highway 68?

Not to mention:

Tarpy Flats / Fort Ord / the Old Capitol site / Pebble Beach Forest / September Ranch / San Carlos Ranch / Odello Ranch / El Sun Ranch / Bishop Ranch / Williams Ranch / Reilly Ranch / Point Lobos Ranch / Rana Ranch / Cañada Woods / Rancho Carmel / Cypress Greens / Berta Ranch / Rancho Cañada / San Benancio Oaks / Montero Ranch / Sand City Dunes / Ryan Ranch.

Don't these people understand that when the beauty and open space are gone and all we have left are golf courses and ocean we will earn the same fate as a quality tourist destination of 40 years ago? Long Beach, a sleepy coastal town, is now developed to death.

Who do you know who wants to stroll the beach of Long Beach, enjoy the fresh air, vistas, hotels, fine restaurants and shops?

Some of the reasons people enjoy golfing in our area are the vistas, open space, the forest and the slower paced atmosphere. They could golf at home if they wanted to fight the traffic, the pollution and the crime!

Let's try and improve the quality of life for residents and tourists alike, and keep property values up (over-development lowers home values). Marin County did. Why can't we?

**Roy L. Thomas
Carmel**



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MEETING NOTICE

The Monterey Peninsula Water Management District has scheduled study sessions in several locations on the Monterey Peninsula to provide information on the proposed New Los Padres Water Supply Project.

Water Management District staff will give a presentation that includes a description of the project, its purposes, features and cost. Staff will also answer questions from the public. For more information, call the District office at 649-4866.

Study Session Schedule

- September 14 - 4:30 pm Sunset Center, Carpenter Hall, Carmel
- September 20 - 4:00 pm The Lodge at Pebble Beach, Council Room
- September 21 - 6:30 pm Monterey Library, Community Room, Monterey
- September 25 - 7:00 pm Pacific Grove Community Center, LeBeck Room, Pacific Grove
- September 26 - 7:00 pm Carmel Valley Community Youth Center, Carmel Valley
- September 27 - 7:00 pm All Saints Day School, Carmel Valley

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Hip Deep in Jazz!



Kin of departed masters will be part of ceremonies

This column is dedicated to the memory of Sage Simon, 17, Carmel High jazz drummer.

YOUR TAX dollars at work: Postal officials made the invitations and got back some positive RSVPs. So there will be some very special guests at this week-end's 38th annual Monterey Jazz Festival (MJF).

The beautifully programmed edition will unroll from early Friday evening through late Sunday night (or even into Monday morning) at our fairgrounds.

This peninsula has some hip and witty lobbyists. Tim Jackson's work as fest general manager wins for

widow), Sue Mingus (the woman Charles left behind), Linton Garner (Erroll's brother), Barry Glover Sr. (James P's grandson). Billy Dee will represent the Monk family.

Postal workers will sell first-day-of-issue cancellations and stamp memorabilia on the grounds Saturday and Sunday. MJF will sell special cachets (envelopes) with the stamps and first day cancellation.

"With the jazz and blues singers of last year and the jazz musician stamps this year," said Monterey Postmaster Roberta Griffin, "this music gets the recognition it deserves. It's an honor to have the ceremony here."

Names, names

If you don't have your detailed schedules already, arena and grounds admission talent rosters will be available at the MJF office. This corner has run the names more than once — so let me stay with subjective picks today.

■ **Main stage** — Gene Harris, John Scofield with Eddie Harris, Staple Singers and Maceo Parker at the Saturday afternoon blues show, Maria Schneider Big Band (MJF commissioned this brilliant woman's new memory suite drawn from her childhood), Stephane Crappelli.

And Chick Corea plus tenorman Bob Berg, high school competition winners, young guitar star Charlie Hunter, Toots Thielemans (Brazilian band),

Bobby McFerrin with a smaller vocal support unit that allows him more room to fly. Some amazing stuff.



The Pine Cone's Cole Thompson shot this one of Chick Corea (playing with his Akoustic Band) back at MJF 1991. Corea returns this year.

Again, extra seats have been installed. Mary Piazza, MJF office manager, describes them as "padded with good sight-lines." Tickets? You can shoot your best shot via 800-307-3378.

■ **Grounds admission.** A third out-of-arena venue will click in this time — Dizzy's Den. Ducats cost:

See **JAZZ TIDES** page 32



Jazz Tides

By JOHN DETROW

the event new levels of attention.

Thus it's on the record. Monterey beat out New York City and New Orleans as the unveiling site for those new postage stamps honoring deceased jazz masters: Pops Armstrong, John Coltrane, Erroll Garner, Charles Mingus, Bird Parker, Coleman Hawkins, Jelly Roll Morton, Thelonious Monk, James P. Johnson, Eubie Blake.

At about 8:30 Saturday night on the main stage, the actor Billy Dee Williams will MC that official unveiling in the company of Tim, postal execs and the aforementioned special guests. Announced as having pledged their presence: Alice Coltrane (John's

La Playa adds live jazz to annual Garden Party

By BETH PENNEY

Garden (gär'dn): Grounds adorned with flowers, shrubs and trees for public enjoyment.

Party (pär'tee): A social gathering especially for pleasure or amusement.

WELL, THE *American Heritage Dictionary* has it right — and so does the La Playa Hotel in Carmel. On Sunday, it hosts its fifth annual Garden Party from 1 to 5 p.m.

This year, according to La Playa's Catering Manager Karen Lane, the

focus is on music, wine and food. "We've always had it the weekend after Labor Day, never on Jazz Festival weekend," she said, "but this year we wanted to change direction."

Jazz here, too

Toward that end, light jazz will be provided throughout the afternoon by the Matisse Freemark Quartet, and against that background, party-goers can sample food prepared by the hotel's Terrace Grill's chef Bunyan Fortune. Among the culinary items are such intricacies as mesquite-grilled



The La Playa Hotel's gardens will be filled with food, wine and song Sunday.

teriyaki brochettes; slow roasted suckling pig; eggplant, apple and brie quesadillas; and petite artichokes with tomato pesto. There will also be a submarine sandwich bar and an ice cream sundae station with all the fixings.

In keeping with the hotel's efforts to promote "interest and education in the region's wine producing efforts," the La Playa has lined up several Central Coast wineries for the event, including Bernardus, Cambria, Edna Valley, Lockwood, Mirassou, Mondavi, Ojai, River Ranch, Smith & Hook, Vichon, and Wild Horse.

"The" event

"This is 'the' Carmel end-of-summer event," Lane said. Attendance has varied in past years from 250 to 600 people, and this year about 350 are expected.

See **PARTY** page 34

'Bowls of Fire' chili cookoff to be held at Holman Ranch

By SUSAN BECK

AMONG CARMEL Valley's myriad of events, there's nothing that compares to the upcoming chili cook-off — "Great Bowls of Fire."

The second annual event — sponsored by the Carmel Valley Chamber of Commerce and the Carmel Valley Community Youth Center — will be held from 5 to 8 p.m. Monday at the Holman Ranch, 60 Holman Road, east of Carmel Valley Village.

"The ranch offers a beautiful setting for this event," said Dorothy McEwen, owner of Holman Ranch and chamber board member. "Its casual, relaxed atmosphere is a great place for people to meet their friends and neighbors and have a lot of fun."

The event's judges — Pine Cone Society Editor Dodie Barkley, Lee Warner, Alan Richmond and Mark Whittington — will sample about 20 different

See **CHILI** page 34

El Festival del Pueblo de Monterrey heralds 150 years of independence this weekend

THE INDEPENDENCE of Monterey, declared 150 years ago, will be celebrated Friday through Sunday with El Festival del Pueblo de Monterrey at Custom House Plaza in Monterey.

"Monterrey [Monterey] was the Mexican capital of California from 1821 through 1846," said Rodolfo Venegas, chairman of the festival. "It is fitting that this town is the site of the contemporary celebration of independence from Spain."

Festivities begin Friday at 11 a.m. with crafts booths and the

Pacific Coast Pride by the Sea Pow-wow. At 6 p.m., a Crito ceremony, Mariachi music, and Aztec dancing are featured.

Saturday's activities kick off at 8:30 a.m. with a Four Directions Ceremony opening the Indian Tlacca Spirit 10K/5K Walk/Run.

On both Saturday and Sunday, a contest in which participants will cook with chiles begins at 12:30 p.m. Winners will be announced Sunday at 4 p.m.

More information: 375-0095.



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Treat husbands as food

I'VE PUT away my pots and pans and left my typewriter at rest to go off to the Hawaiian islands for 10 days. When this column appears I will have arrived in Maui to join in the wedding celebration of my god-daughter, Angela Cochran, who is a world-champion windsurfer.

The following is excerpted from *Ouma's Cookery Book*, which I bought in South Africa when I was there in 1983. It was compiled by Mrs. Roy Hendry and first published in March of 1940 by Juta & Co., Ltd. of Johannesburg. Capetown and Wynberg.

Selecting a husband (for Angie)

In selecting your husband, you should not be guided by the silvery appearance as in buying mackerel, nor by the golden tint as if you wanted salmon. Be sure to select him yourself, as tastes differ. Do not go to market for him as the best are always brought to your door.

A good many husbands are spoiled by mismanagement. Some women go about as if their husbands were bladders, and blow them up. Others keep them constantly in hot water or let them freeze by their carelessness or indifference. Some keep them in pickle all their lives. It cannot be supposed

that any husband managed in this way will be tender and good, but they are really delicious if properly treated. It is far better to have none unless you patiently learn how to cook him.

A preserving kettle of the finest porcelain is best, but if you have nothing but an earthenware or pipping, it will do with care. See that the linen in which you wrap him is nicely washed and mended, with the required number of buttons and strings tightly sewn on.

Tie him in the kettle with a strong silk cord called comfort, as the one called duty is apt to be weak. They are apt to fly out of the kettle and be burned and crusty on the edges, since, like crabs and lobsters, you have to cook them while they are alive.

Steady fire

Make a clear, steady fire of love, neatness and cheerfulness. Let him be as near this as seems to agree with him. If he splutters and frizzles do not be anxious, as some husbands do this until they are quite done. Add a little sugar in the form of what confectioners call kisses, but no vinegar or pepper on any account. A little spice improves them, but must be used with judgment.

Do not stick any sharp instruments into him to see if he is becoming tender. Stir him gently, watching the while he does not lie too flat and close to the kettle, and so become useless. You cannot fail to know when he is done. If thus treated you will find him very digestible, agreeing nicely with you and the children, and he will keep as long as you want, unless you become careless and set him in too cool a place.

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THEATER REVIEW

Actors overcame obstacles, came out shining in 'Yankee'

By MATTHEW FRIDAY

WHAT'S HAPPENING on the Monterey Peninsula? There seems to be not only a bevy of very decent theater companies lately, but also dynamic ensembles or partnerships, dependable directors and some outstanding actors serving in a number of mature, subtle and risky plays.

A short list of successful smaller productions of the last couple years would include *Equus*, *21A*, *The Zoo Story*, *Someone Who'll Watch Over Me*, *And Miss Reardon Drinks a Little*, among others; and some outstanding work in last year's Contemporary Carmel Theater Festival.

These have been serious productions, rich with the kind of irony, pathos, comedy and nuanced humanity that can clarify the lessons of a distant situation, or illuminate the mysterious in its everyday variety. The opening of Arthur Miller's latest play, *The Last Yankee*, at the Carl Cherry Center for the Arts ranks among these.

Set in the foyer and one of the overnight rooms of a state mental hospital, *Yankee* portrays the acute demands and perspectives on relative sanity in the intimate counterbalances of marriage. (Which is to say that everyone in this show is both nuts and "vacationing" from the same.) Conrad Selvig, with a good reputation for outstanding small productions, directs a very focused and talented cast in the work's slow dance with the twin chimeras of dominance and denial in relationships and society in general.

Overcoming obstacles

From Selvig's initial surprise at the release of *Yankee* to a small, little known company, the MPC Players (apparently new works by playwrights of Miller's stature are more often reserved for professional companies with bankable reputations), through the rigors of a sudden switch in one of the key roles (actress Hali Jones came to her part only four days before opening night), and the loss of electricity until two hours before start up on the pre-opening night full-dress rehearsal, these veteran thespians have grown familiar with the coy serendipity — and trials — of "relative sanity."

Chuck Thurman plays the role of Leroy Hamilton, *Yankee* and private journeyman carpenter.



Hali Jones and Jennifer Forbes star in 'The Last Yankee.'

ter. The usually more blustery Thurman brings a softly saturnine quality to the part, admirably suited to his wife's character, as we'll see, and the resourcefulness or quiet tenacity of one of New England's own. In his opening interactions with the industrialist John Frick, played by Steve Harris, Thurman sets an understated irony and tenderness, a self-reliant, protective quality that will serve as a philosophical pivot in the show.

Hamilton and Frick meet in the foyer of the institution where their wives have been voluntarily placed for observation. In the first few minutes both men talk about their wives like problem children and, in fact, both women are diagnosed with the same problem.

But, where the carpenter exudes a willingness to accept, to understand, the industrialist is temporarily put off by the helplessness and inconvenience of his wife's illness. Harris' representation of the industrialist expresses callous realities and a frustrated

disregard of personal ambiguity. If not particularly likeable, the role is an important counterpoint in the show and Harris delivers its weightiness and constraint with impeccable balance and timing.

His wife Karen, played by Jennifer Forbes, is high-strung, fearful, jumpy of intellect, indecisive and utterly tied in with her husband's priorities — and disregard. She comes to admire her roommate, the carpenter's wife, Patricia, for her relative independence, clarity and insight.

Gradually Patricia brings out Karen's personality, her zest and sense of self. Karen, at first the timid and hobbled helpmate, learns to dance.

Unapproachable at first, Forbes's Karen grows sympathetically touching as she takes her first few careful, flashing steps in and out of the dark.

The role of Patricia is delivered with stunning poignancy and necessary nervousness by the statuesque Hali Jones. Jones is the sudden newcomer who, replacing an earlier performer in the part, transforms a subtle tentativeness into an identifying

feature in her character's neurosis.

Patricia is variably sharp, vulnerable, dreamy, and, eventually, confident in the contradictions, the give and take of trust. Jones plays this changeable, complex role with a sure grasp of the character's near-tragic alienation, fragility, intelligence and grace.

Ends this week

This is one of those brilliant gems, with great writing and complementary acting, you'd be crazy to miss — and it's ending its run this week. It's playing at the Carl Cherry Center for the Arts, located at Fourth and Guadalupe in Carmel, at 8 p.m. tonight through Saturday and for a final show at 2 p.m. Sunday. More information/reservations: 646-9478.

Del Rey Oaks resident Matthew Friday, an editor at McGraw-Hill, is an occasional contributor of theater reviews to The Pine Cone.



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TRISTAR

'Dizzy's Den' venue to feature ongoing performances

JAZZ TIDES from page 29

\$18 for Friday night, \$23 apiece for all of Saturday and Sunday, \$50 for the three-day pass.

As reported here, great alto man Lou Donaldson will be part of the Columbia Records Jazz Jam (Night Club Saturday). Also: Dick Whittington, Rhythm and Rhyme with Wayne Wallace, Mary Stallings, Joe Louis Walker, Joyce Cooling, Eddie Marshall and New Flavor, Sonny Simmons, Bay Area Grand Masters of Jazz, Madeline Eastman, Ray Obiedo, Organ Jam with Ronnie Foster and Johnny Smith and others.

Spoken Word Jazz (Al Young plus), Rebecca Paris, Schneider Big Band (Den on Saturday night), Nancy King and Glen Moore. Tim, an excellent jazz flutist, knows the scene and mixes acts so well.

■ Special events. The Duke will be spotlighted by the Smithsonian's Traveling Ellington Exhibition along with an experts-packed panel discussing the great man's life and work. Night Club on Sunday afternoon.

Clinics by Rebecca Paris (jazz vocalizing) and Maria Schneider (jazz arranging). One right after the other on Sunday afternoon at Dizzy's Den.

Mary predicts a big crowd — especially if this warm, clear weather holds.

"We're adding six or eight more food booths and other vendors so people won't have to deal with long lines," she said. "Some will be set up by the Night Club and Dizzy's Den to save a lot of walking with one's hands full of goodies."

Here's hoping you enjoy this festive weekend. As the late jazz critic Ralph Gleason remarked many years ago — MJF is about love. About good people



PHOTO/COLE THOMPSON

Chick Corea and the late Dizzy Gillespie hung out together at the 1991 Monterey Jazz Festival. Dizzy is honored this year with the 'Dizzy's Den' venue.

being with good music and each other.

Short takes

— If you can't make MJF at all, KUSP Public Radio (88.9FM) will broadcast arena action from 8:30 p.m. Friday until the end of Sunday night's last set (Steve Turre and Sanctified Shells).

— Independent producer Richard Armbrust has a fine one coming up Sunday evening, Sept. 24, at the Church of Religious Science in Monterey (behind Marriott). It's Unity, contemporary Brazilian jazz group with Billy Childs (piano), Dori Caymmi (guitar and vocals), Alphonso Johnson (bass), Miss Kevyn Lettau (rather haunting vocalist), Michael Shapiro (percussion). At \$16 per. Door only.

— Important word from Mike Schmitz, host of the long-running ragtime and trad jazz show over KAZU Public Radio (90.3FM). Starting Sept. 17, it can be heard from 4 until 7 p.m. Sundays. Same station.

Mike features rare recordings that you simply won't hear anywhere else.

— The Bravo Network will continue its grand new jazz series on Friday and Sunday nights. This week's master of American music: Count Basie. Basie alumni like Sweets Edison and Earle Warren talk about the man and his music. Basie interview footage and performances. (Check local listings.)

— Crappelli's violin and the Toots harmonica get together on a new album from Cymekob Records in Daly City. Title: *Bringing It Together*.

— Red Beans and Rice plays Moss Landing Inn on Friday night. Next evening: The Broadway Band.

— At Los Laureles Lodge on Saturday night. Buddy Jones and his bass fronting a group.

— The Club House on Cannery Row: Roger Eddy (Friday and Saturday), Monterey Jazz Orchestra (Monday), duo of Dennis Murphy and Charley DeWeese (Tuesday).



Bobby McFerrin will unveil new stuff at this year's MJF.



Brilliant composer and arranger Maria Schneider's set promises to be great.

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To ask about space on this page
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Sam Butera and The Wildest! to perform benefit concert for youth music scholarships

HE'S A classic of a kind that lots of folks like. Tenor saxophonist Sam Butera and his band — dubbed The Wildest — will appear at Carmel's Forest Theater on Sunday afternoon as a benefit for Carmel High Music Boosters and Monterey County Youth Music Scholarships.

The concert will run from 2 to 5 p.m. with the Carmel High Jazz Band, under the direction of teacher Dick Robins, opening for Butera, according to Michelle Noseworthy of Youth Music Monterey.

Costs were \$20 (general seating) and \$35 (reserved). The latter includes an

onstage cocktail party with Butera at 1 p.m. Sunday. Advance tickets may be bought at The Wherehouse (Carmel and Monterey) and Do Re Mi Music in The Barnyard. Information: 995-0361.

Beginning four decades ago, Butera provided the backup to Louie Prima and Keely Smith. These days, he sings and plays sets in showrooms from Las Vegas to New York City.

Sunday's main show will be a tribute to Prima.



Sam Butera

— JOHN DETRO



New jazz art gallery now open at The Crossroads

A NEW exhibition space for jazz-based fine art and photography — Blackhawk Jazz Gallery — will open Friday in The Crossroads.

The venue was announced by Alan Schultz and Gil Wisdom, who have the nearby Jazz Store and KRML Jazz Radio.

Alan said the gallery is at 214 Crossroads Blvd., within 10 yards or so from The Jazz Store. First exhibitors will be outstanding jazz photographers Will Wallace, Jim Marshall and Michael Piazza (who created the 1995 Monterey Jazz Festival poster).

"There's so much going on at The Jazz Store," Schultz said. "We wanted to create a second, intimate setting where people could concentrate on the paintings and photography."

From 3 to 5:30 p.m. Friday, The Jazz Store will hold a reception for the "official release of this year's MJF poster," Schultz said.

Piazza will be on hand. There will be wine tasting — and music by pianist Ace Hill plus bassist Bryan McConnell.

— JOHN DETRO

CALENDAR

Thursday/14

THEATER

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., \$27 dinner. Phone 624-2696. Through Dec. 1.

MUSIC

Brazilian Jazz with Helcio Millito, Laura Dreyer and Weber Drummond — The Inn at Spanish Bay, 2700 17-Mile Drive, Pebble Beach, 7-11 p.m., free. Phone 647-7423.

Wally's Swing World — Monterey Marriott Hotel, Ferrante's restaurant, 350 Calle Principal, Monterey, 5-9 p.m., \$5. Phone 647-4020.

LECTURES

Focus on Film — "So You Want to be in the Movies? Answer the Casting Call" by Judith Bouley, Monterey Conference Center, Steinbeck Forum, Monterey, 7-9 p.m., \$15/20. Phone 646-0910.

Cannery Row — "The Quest to Preserve Historical Cannery Row" open forum, Kalisa's La Ida Cafe, 851 Cannery Row, free. Phone 372-3621 or 372-1143.

Child Abuse — "Surviving Child Abuse: Coping Strategies for the Four Personalities" by Eve Delunas, Monterey Public Library, 625 Pacific St., 7-8:30 p.m., free. Phone 659-4580.

MISCELLANEOUS

Marc Dowie to Discuss New Book "Losing Ground: American Environmentalism at the Close of the 20th Century" — Henry Miller Library, Hwy 1, Big Sur, 4 p.m., \$5. Phone 667-2574.

MPC Short Course — "100 Years of Magic Realism" by Raylyn Moore, Monterey Peninsula College, LF 102, 980 Fremont St., Monterey, 1-3 p.m. Phone 649-4000.

Pebble Beach Horse Show: Strides and

Tides — Pebble Beach Equestrian Center, Pebble Beach. Phone 624-2756.

Theater Writing Workshop — Monterey Peninsula College, Theater T5, 980 Fremont St., Monterey, 2-6 p.m. Phone 646-4209.

Friday/15

THEATER

A Chorus Line — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 8 p.m., \$15/20. Phone 622-0100. Through Oct. 8.

And Miss Reardon Drinks a Little — Hoffman Playhouse, 320 Hoffman St., New Monterey, 8 p.m. Phone 649-0259. Through Sept. 16.

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., \$27 dinner, 9:30 p.m., \$14 dessert. Phone 624-2696. Through Dec. 1.

Teibele and Her Demon — Studio Theater, 156 Homestead Ave., Salinas, 8 p.m., \$10/14. Phone 375-2111. Through Oct. 1.

The Case of the Curse of Lady Puabi — Doubletree Hotel, Peter B's on the Alley, Portola Plaza, Monterey, 7 p.m., \$39 dinner/show. Phone 649-4511. Through Sept. 23.

The Merchant of Venice — Outdoor Forest Theater, Santa Rita at Mountain View, Carmel, 8 p.m., \$12/15. Phone 622-0100. Through Oct. 8.

The Poe Sideshow — The Hoffman Playhouse, 320 Hoffman St., New Monterey, 11 p.m., \$5. Phone 649-0259. Through Sept. 23.

The Taming of the Shrew — Outdoor Forest Theater, Santa Rita at Mountain View, Carmel, 8 p.m., \$12/15. Phone 622-0100. Through Oct. 8.

MUSIC

Brazilian Jazz with Helcio Millito, Laura Dreyer and Weber Drummond — The Inn at Spanish Bay, 2700 17-Mile Drive, Pebble Beach, 7-11 p.m., free. Phone 647-7423.

Scotland — Pacific Grove Art Center, 568 Lighthouse Ave., Pacific Grove, 8 p.m., \$10. Phone

373-7379.

NiteCry — Doubletree Hotel, Brasstree Lounge, Portola Plaza, Monterey, 9 p.m.-1 a.m., free. Phone 649-4511.

ART RECEPTIONS

Frederick Sommer — Center for Photographic Art, Sunset Cultural Center, San Carlos and Ninth, Carmel, 7-8:30 p.m. Phone 625-5181.

LECTURES

Photography — "Frederick Sommer at Seventy-Five: A Retrospective" by Leland Rice, Center for Photographic Art, Sunset Cultural Center, San Carlos and Ninth, Carmel, 6:30-7 p.m. Phone 625-5181.

See **CALENDAR** page 45

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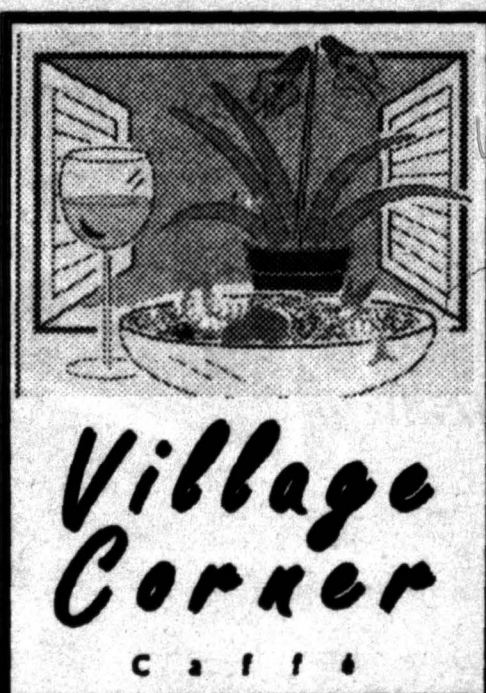
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Garden Party proceeds benefit Forest Theater

PARTY from page 29

"Of course, the gardening is always a big part" of the occasion, Lane said, and eight exhibitors — the Carmel-by-the-Sea Garden Club, Kathryn Smith Flowers, Gambles' Flower Farm, Peony Gardens, Carmel Valley Begonia Gardens, Green Valley Specialty Farms, Silva-Santella Gardening, and Terra Bella Landscapes — will display their skills and their products.

La Playa's own award-winning gardener, Sara Henderson, will be on hand to answer questions about

maintaining a blooming garden year-round.

A portion of the proceeds from the Garden Party are donated to the Forest Theater. The hotel has no connection with that theater except, as Lane explained, "The donation is traditional. We like the Forest Theater — it's such a big part of Carmel."

Tickets are \$20 in advance or \$25 at the door, and include all exhibits, entertainment, foods and wines. More information may be obtained, or advance reservations can be made, by calling 624-6476, extension 61.

CV Community Youth Center team determined to win cookoff

CHILI from page 29

chili creations starting at 4:30 p.m. The categories are: Best Amateur, Best Professional, Best Decorated Booth and People's Choice. The winner will be announced later in the evening.

Although the Carmel Valley Community Youth Center's "secret recipe" chili won third place last year, this time around the center's cooking team is determined to walk away with the blue ribbon.

"I cooked the chili last year," said CVCYC Director Tim Doreck. "But I'm getting expert help this time from board members Darryl Tyler and Curt Wiese. There's hardly any question that we will be number one this year."

Along with great chili, there will be salad and corn bread, dessert, coffee and a no-host bar. The popular bluegrass band Homefire, along with Elizabeth McNeeley and Friends, will provide the music.

A silent auction will top off the event with a wide variety of bidding choices, ranging from a trail ride at Holman Ranch to a round of golf at

Quail Lodge or lodging at one of Carmel Valley's inns.

Last year's chili cook-off raised \$5,700, according to McEwen, who noted \$2,700 went to Carmel Valley Community Youth Center.

"The event benefits the two most significant organizations in the valley," Doreck said. "The youth center is the recreational hub of the community and the proceeds are used to enhance our facilities and programs."

The Chamber of Commerce primarily uses the proceeds to promote tourism in Carmel Valley, according to Burney Threadgill, the organization's current president.

"It's a fun event," he said. "It's unique. There's nothing else like it in the valley. Not only will you enjoy the chili, but it's good fellowship: Eat, drink and be merry."

The event costs \$15 and tickets are available at Carmel Valley Market, Mid Carmel Valley Mail Boxes, Etc., First National Bank at Carmel Rancho Shopping Center.

For reservations and/or information: 659-4000 or 659-3983.

Lecture on Dickens slated

ALAN S. Watts, author of several books on the life of Charles Dickens, will give a lecture, "Dickens at His Desk," at 8 p.m. Saturday at 2 Wright Place in Monterey.

Watts, a resident of Kent, England served as Honorary General Secretary of the worldwide Dickens Fellowship for 14 years and is also a former pres-

ident of that organization.

He and Dickens' great grandson, Cedric Dickens, have a book, *The Sayings of Charles Dickens*, due for publication this month.

A \$5 donation is suggested for admission. The talk is preceded by a potluck dinner, to which the public is invited, at 6 p.m. Information may be obtained by calling 372-7625.

— BETH PENNEY

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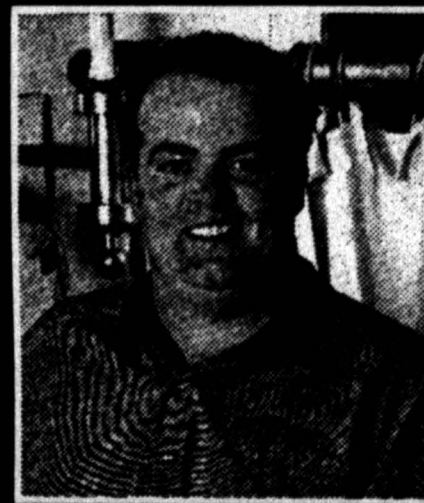
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fresh raspberry brandy sauce, wild rice, potato

Spaghetti Puttanesca
garlic, anchovy, crushed red pepper, tomato, capers, olives

Roasted Free-Range Chicken
pear, onions & asparagus, horseradish, mashed potato

Prawns & Tasso Ham
fresh fettuccine, tomato, garlic, green onion, cream, romano

Mesquite Grilled vegetable Plate
fresh herbs, roasted corn, polenta, pesto, oil

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Dinners Nightly

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Monterey County Fair announces winners of art, crafts competitions

(Editor's Note: This list includes only the names and placements of winners residing in Carmel, Carmel Valley, and Pebble Beach. H/M denotes Honorable Mention. Repeated names and placements indicate a win in more than one category within a class.)

CARMEL

Division: Juried 3-D Arts

Class: Sculpture

1. Dawn Hull, Carmel

Class: Ceramics

2. Bunny Pfeiffer, Carmel

Division: Juried 2-D Arts

Class: Figures/Portraits/Animals

- H/M: Gerald Richman, Carmel

Class: Still Life/Floral/Interior

2. Ralph Jacobs, Carmel

Class: Semi-Abstract

Abstract/Miscellaneous

2. Gerald Richman, Carmel
3. Colden Whitman, Carmel

Class: Graphics

2. Maria Murphy, Carmel
 3. Gerald Richman, Carmel
- H/M: Gerald Richman, Carmel

Division: Open 2-D Arts

Class: Calligraphy

3. Nancy Marzi, Carmel

Division: Jr. 2-D Arts (14-18)

Class: Any Subject Matter/Medium

1. Nicole Holmes, Carmel

Division: Juried Show

Class: Juried B&W Print

3. Bonnie Sunwood, Carmel
- H/M: Duane Cole, Carmel
H/M: Bonnie Sunwood, Carmel

Class: Juried Color Print

- H/M: Larry Gerbrandt, Carmel
H/M: Larry Gerbrandt, Carmel
H/M: Douglas Steakley, Carmel

Division: Open Prints

Class: Animals - Color

- H/M: Margaret Frank, Carmel
H/M: Deidi Kramer, Carmel

Class: Scenics - Color

3. Deidi Kramer, Carmel
- H/M: Pat Cox, Carmel
H/M: Elfi Kluck, Carmel
H/M: Elfi Kluck, Carmel

Class: Special Effects - Color

3. Elfi Kluck, Carmel

Division: Sr. Youth Prints

Class: B & W - Any Subject Matter

1. Jory Wood, Carmel

Class: Color - Any Subject Matter

1. David Keeble, Carmel

CARMEL VALLEY

Division: Individual—All Ages

Class: Arts & Crafts

1. Laurel Nason, Carmel Valley
1. Laurel Nason, Carmel Valley
1. Alison Reese, Carmel Valley
1. Alison Reese, Carmel Valley
1. Will Reese, Carmel Valley
1. Alison Reese, Carmel Valley
1. Will Reese, Carmel Valley
1. Will Reese, Carmel Valley
1. Emily Martin, Carmel Valley
1. Bryon Gardiner, Carmel Valley
1. Laurel Nason, Carmel Valley
1. Laurel Nason, Carmel Valley
2. Alison Reese, Carmel Valley
2. Will Reese, Carmel Valley

Class: Any Other Project

1. Alison Reese, Carmel Valley
1. Alison Reese, Carmel Valley
1. Will Reese, Carmel Valley
1. Alison Reese, Carmel Valley
1. Will Reese, Carmel Valley
1. Will Reese, Carmel Valley
1. Laurel Nason, Carmel Valley

Division: Group/Class Projects

Class: Any Other Project

1. Elizabeth Dew, Carmel Valley

Division: Juried 3-D Arts

Class: Sculpture

2. Paige Bradley, Carmel Valley

Class: Assemblage

2. Susan West, Carmel Valley

Division: Juried 2-D Arts

Class: Land & Seascape

1. Robert McClung, Carmel Valley
2. Suzanne Rumbaugh, Carmel Valley
3. Robert McClung, Carmel Valley

Class: Figures/Portraits/Animals

3. Robert McClung, Carmel Valley

Class: Still Life/Floral/Interior

3. Robert McClung, Carmel Valley

Division: Open 2-D Arts

Class: Figures/Portraits/Animals

- H/M: Ronald E. Bean, Carmel Valley

Class: Semi-Abstract/Misc.

2. Michael Duffy, Carmel Valley
3. Sally A. Sanders, Carmel Valley

Class: Calligraphy

1. Debra Ferreboenf, Carmel Valley

Division: Junior 2-D Arts (14-18)

Class: Any Subject Matter/Medium

1. Kristi Sullivan, Carmel Valley

Division: Jr. 2-D (3-13) Arts

Class: Any Subject Matter/Medium

3. Bodhi Kvenild, Carmel Valley

Division: Juried Show

Class: Juried B&W Print

1. Ben Fahrner, Carmel Valley

Class: Juried Best of Show

1. Ben Fahrner, Carmel Valley

Division: Open Prints

Class: Animals - Color

- H/M: Jane Wallace, Carmel Valley

Class: People - Color

2. Ben Fahrner, Carmel Valley

Class: Scenics - Color

- H/M: Betty Garner, Carmel Valley

Class: Still Life - Color

2. Betty Garner, Carmel Valley

Division: Sr. Youth Prints

Class: B & W - Any Subject Matter

1. Gretchen Olvera, Carmel Valley

Division: Short Videos

Class: Novice

1. Gretchen Olvera,

- Carmel Valley
- Eben Olvera, Carmel Valley

PEBBLE BEACH

Division: Open 2-D Arts

Class: Land & Seascape

- H/M: Will H. Light, Pebble Beach

Class: Figures/Portraits/Animals

3. Mahlon Coleman, Pebble Beach

Class: Semi-Abstract/Abstract/Misc.

2. Mahlon Coleman, Pebble Beach

Class: Calligraphy

- H/M: Catherine Von Schwind, Pebble Beach

Division: Open Prints

Class: Architectural - Color

3. Deborah La Barbera, Pebble Beach

Class: People - Color

1. Kim S. Donau, Pebble Beach

Class: Plants - Color

1. Deborah La Barbera, Pebble Beach

Class: Best of Show

1. Kim S. Donau, Pebble Beach

Pocket's picks



The San Francisco Pocket Opera's 'Pick of the Pockets,' is the latest addition to the 56th Annual Carmel Shakespeare Festival at the Outdoor Forest Theater. Performances are staged at 8 p.m. Wednesdays. More information: 622-0700.

Friday Night Alaskan Dungeness

Crab Feast Buffet

\$17.75

Sr. Citizens \$13.75*

*Early-bird price for 5 p.m. seating only.

Reservations: (408) 624-0111

Carmel Valley Road 1 mile East of Hwy. 1



Volunteers sought for AIDS Walk 1995

ORGANIZERS OF the 1995 Monterey County AIDS Walk, which will be held Saturday, Oct. 14, are currently seeking volunteers.

There are several ways both individuals and businesses can get involved in the AIDS Walk. More information may be obtained by calling 394-4747.

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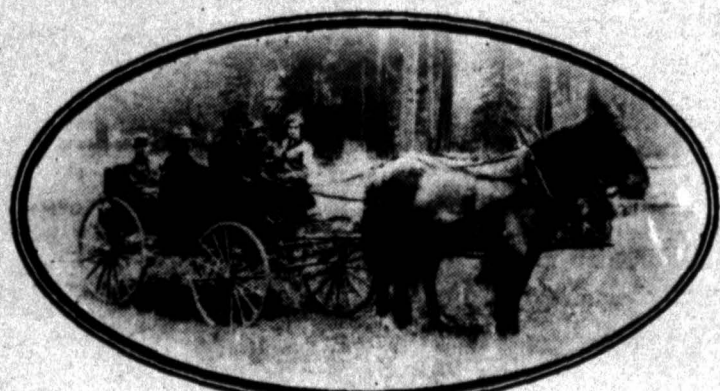
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Answers to Last Week's Puzzle

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U	N	T	O	F	L	A	T	C	O	M	I	N	G	H	O	M	E
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E	D	D	I	E	A	D	D	O	T	T	E	R	S	D	S	O	S

Paxton Mobley's woodburnings now on view at Tillie Gort's in PG

"MIDREAL WOODBURNINGS," a show of recent woodburnings on basswood by local artist Paxton Mobley, is currently on display at Tillie Gort's restaurant, located at 111 Central Ave. in Pacific Grove.

Mobley was born in Shreveport, La. in 1970 and was raised in the back woods of northern Alabama. After obtaining a bachelor's degree from Queens College in Charlotte, N.C., Mobley soon moved to the West Coast to pursue his art career.

Mobley, who is also a painter, considers himself a Midrealist, a belief system based on "middle reality," or the dream world.

The artist received a woodburning set as a child and began burning images into drift and scrap wood he collected from around a river near his home. He later lost interest and abandoned the woodburning set.

Recently he became inspired to work in woodburning again, and chose basswood as his material because of its soft grain and light color. The finished pieces are sealed with a layer of polyurethane to guard the wooden objects against the ele-



Paxton Mobley

ments of time.

Mobley's works remain at Tillie Gort's through Tuesday. More information: 659-8017.

A FAMILIAR SPOT



Trailside Americana Fine Art Galleries, located at Lincoln and Sixth in Carmel, opens a show of paintings by environmental artist Curt Walters (above is his depiction of Point Lobos) on Monday. In 1994, for the 75th anniversary of the Grand Canyon National Park, Walters donated a painting of the Grand Canyon valued at \$25,000 to Secretary of the Interior Bruce Babbitt and Park Superintendent Robert Arnberger. A public reception for the artist is slated from 5 to 7 p.m. Saturday, Sept. 23. More information: 624-5071.

New Masters Gallery hosts paintings by Tinyan

A RECEPTION for artist Tinyan will be held from 4 to 7 p.m. Saturday at the New Masters Gallery, located on Dolores between Ocean and Seventh in Carmel in conjunction with an exhibition of his landscape, floral still-life and garden paintings.

Born in China, Tinyan is the youngest in a family of artists. During his teen years, he progressed through several prestigious Chinese art academies, often as one of a handful selected for admission out of thousands of

applicants. At age 20, he moved to Hong Kong to join his brother at an art studio, and both had work exhibited in the famous Konn's Gallery in that city.

Now a resident of Canada, Tinyan has become widely-known in that country, and his work has come to be collected by many Americans as well. He was recently awarded first prize and the Gold Medal in the 1994 Federation of Canadian Artists Exhibition.

More information: 625-1511.

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Friday, September 15th

Winetasting in Hotel Lobby 6 - 8 pm
Winetaster's Dinner 5:30 - 10 pm

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PEACH & COINTREAU SORBET

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THIS WEEK'S ENTERTAINMENT:

Friday, Sept. 15 "In the Spotlight"—

Featuring Mike Beck - Country Music & Cowboy Poetry

Saturday, Sept. 16 — Buddy Jones Jazz



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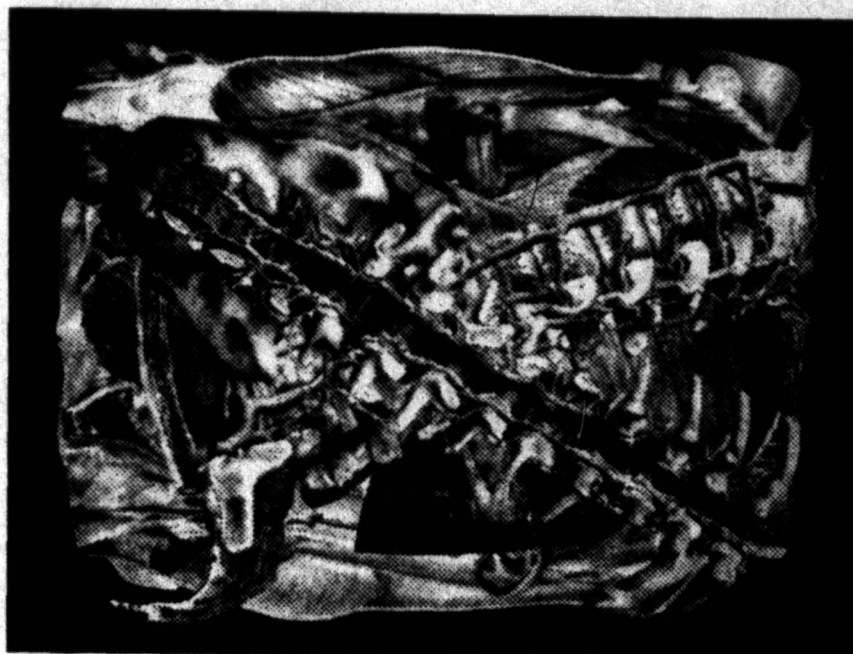
Reservations 373-3775

Free Parking Available



Current Art EXHIBITS

Ansel Adams Gallery — Morley Baer, photography, Inn at Spanish Bay, Pebble Beach. Phone 375-7215. Through Oct. 31.



Works by Frederick Sommer (like 'The Sacred & The Profane' collage above) are on view at The Center for Photographic Art at Sunset Cultural Center.

Carl Cherry Center for the Arts — Monterey Peninsula photographers with Betty Rees Heredia, sculpture, Guadalupe at Fourth, Carmel. Phone 624-7491. Through Sept. 30.

Carmel Art Association — John Cunningham, paintings, Dolores between Fifth and Sixth, Carmel. Phone 624-6176. Through Oct. 4.

Carmel Foundation Hallway Gallery — Carmel Foundation Photo Workshop's black and white photos, Eighth and Lincoln, Carmel. Phone 624-1588. Through Sept. 30.

Center for Photographic Art — Frederick Sommer, photographs, collages and drawings, Sunset Cultural Center, San Carlos between Eighth and Ninth, Carmel. Phone 625-5181. Through Oct. 13.

Cypress Gallery — Robert Nichols, paintings, Dolores between Fifth and Sixth (courtyard across from Carmel Art Association), Carmel. Phone 624-9561. Through Sept. 30.

Fireside Gallery — Tom Millea, platinum/IRIS prints, Highlands Inn, Highway 1, Carmel. Phone 624-3801. Through Sept. 15.

Gold Leaf Frame Design — Rick Gordon, paintings, Webster and Munras, Monterey. Phone 649-5855. Through Sept. 30.

Hacienda Carmel — Clarence Bates, paintings, Louis La Barbera, collages, Carmel Valley Road and Via Mallorca, Carmel. Phone 624-8261. Through Oct. 31.

Henry Miller Memorial Library — Hermine Harman, multi-media, Hwy 1, Big Sur. Phone 667-2574. Through Sept. 24.

Howard Portnoy Gallerie — Miguel Dominguez, Jack Lestrade, Norma Meyer, Phil Bleicher, Gail Reeves, Carol Minou, Larry Miller, Eugene Callen-LaLoue and Donald Teague, paintings, Sixth and Dolores, Carmel. Phone 624-1155. Through Sept. 23.

Monterey College of Law — Ann Cunningham, paintings; Ken Wiese, sculptures, 404 Franklin St., Monterey. Phone 659-3933. Through Oct. 31.

Monterey Peninsula Airport Gallery — "Green Gold: Lettuce Crate Labels 1920-1970," Olmstead Avenue, Monterey. Phone 624-7910. Through February 1996.

Monterey Peninsula Museum of Art — "Charles M. Russell: Cowboy Artist." Through Sept. 17; "California Contemporary: A Selection from the Permanent Collection." Through Dec. 31;

"In Direct Succession: Traditional Photography of the Monterey Peninsula," 559 Pacific St., Monterey. Phone 372-5477. Through Dec. 31.

Monterey Peninsula Museum of Art at La Mirada — "Chinese Vessels: A Collector's Choice," 720 Via Mirada, Monterey. Phone 372-3689. Through Nov. 5.

New Masters Gallery — Tinyan, paintings, Dolores between Ocean and Seventh, Carmel. Phone 625-3731. Through Sept. 30.

Pacific Grove Art Center — Doris Dyson, watercolors; Virginia Conroy, paintings; Jerrold Turner, plein air; William Roberts, paintings; Anne Reichardt, photography, 568 Lighthouse Ave., Pacific Grove. Phone 375-2208. Through Sept. 15.

Pacific Grove Museum of Natural History — "California Jade: A Geological Heritage," 165 Forest Ave., Pacific Grove. Phone 648-3116. Through Feb. 4.

Peninsula Potters — "Unique Ceramics: Form and Function," 2078 Sunset Drive, Pacific Grove. Phone 372-8867. Through Oct. 5.

Santa Catalina School Gallery — Carolyn Berry, paintings/collages, Mark Thomas Drive, Monterey. Phone 655-9300. Through Oct. 22.

Seaside City Hall — Ronald E. Bean and Mark Farina, paintings, 440 Harcourt, Seaside. Phone 899-6270. Through Sept. 28.

three spirits gallery — James Aschbacher, collages, and Lynne Jays, paintings, 17th between Lighthouse and Central, Pacific Grove. Phone 649-6233. Through Sept. 30.

Unitarian Universalist Church — Joyce Valpey, watercolors/drawings, 490 Aguajito Road, Carmel. Phone 624-7404. Through Sept. 27.

Venture Art Gallery — Katy Stoker, paintings, Doubletree Hotel, Portola Plaza, Monterey. Phone 649-4511. Through Sept. 31.

Vest Pocket Gallery — Marjorie Van Peski, multi-media, 551 Gibson Ave., Pacific Grove. Phone 657-5200. Through Sept. 31.

Weston Gallery — Michael Kenna, photog-

raphy, Sixth between Dolores and Lincoln, Carmel. Phone 624-4453. Through Oct. 30.

Winters Gallery — Keith Lindberg, paintings, San Carlos and Seventh, Carmel. Phone 626-5535. Through Sept. 30.

Zantman Art Galleries — Roger Bolzonello, paintings, Sixth and Mission, Carmel. Phone 624-8314. Through Sept.

NOW ON VIDEO! "BIG SUR... The Way It Was"

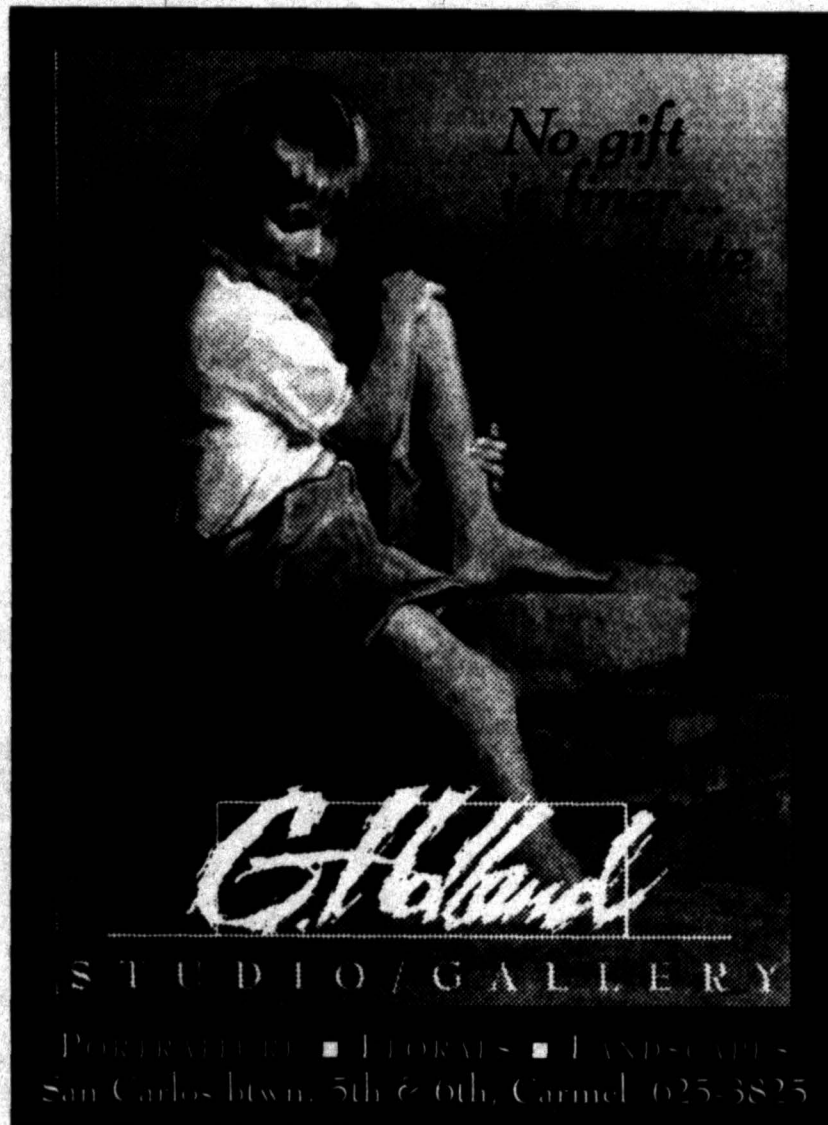
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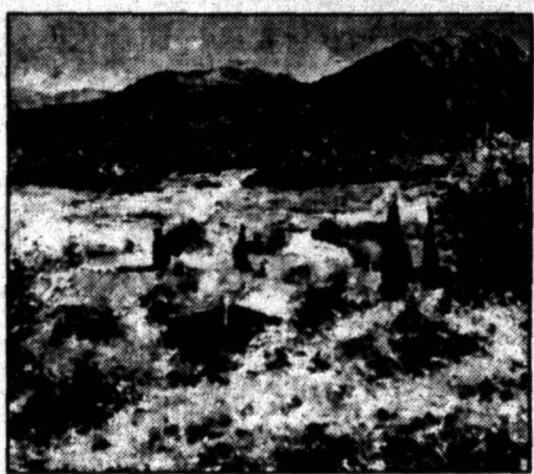
Roger Bolzonello

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New Masters Gallery

invites you to meet
the artist

TINYAN

at a special opening night
reception on
Saturday, September 16
4:00 p.m. to 7:00 p.m.



Tinyan's one-man exhibition will
continue through the end of September.

Located on Dolores Street between
Ocean and 7th, Carmel 625-1511

New
Masters
Gallery

Mild-mannered 'Brothers' charms in quiet fashion

By CRAIG ARNOTT
Pine Cone Movie Critic

Review

BARRY IS consoling his mother at his father's freshly covered grave site. Surprisingly, she appears unmoved and abruptly announces that, after years of neglect from her husband, she's finally following her bliss and returning to Ireland to marry her true love.

"Don't make the same mistake I did," she cautions her son.

So begins *The Brothers McMullen*, a small but genial film about the relationship struggles of three young Irish Americans.

Shot on 16mm and a shoestring budget by novice writer/director Ed Burns, it was praised at last year's Sundance Film Festival and subsequently bought and distributed by Columbia Pictures.

Rough package

The film is now being slickly marketed, obscuring the fact that it is only a little more polished than a home movie.



Crossroads Cinema 372-4555
Crossroads Shopping Center
Hwy 1 & Rio Road, Carmel
Mute Witness 5:15-7:30-9:25
National Lampoon's Trip 4:45-9:00
The Tie That Binds 7:00
Additional Matinees Sat & Sun

Dream Theater 372-1331
301 Prescott Ave., New Monterey
A Great Day In Harlem 5:00-6:15-7:30
The Postman 6:00-8:00-9:55
Unzipped 5:30-7:30-9:30
Bargain Prices Daily Before 6:00

Galaxy Cinemas 655-4617
Del Monte Shopping Center
Hwy 1 At Munras Ave., Monterey
A Walk In The Clouds 10:45-1:00-3:15-5:30-7:45-10:00
Brothers McMullen 10:45-1:00-3:15-5:30-7:45-10:00
Desperado 2:00-4:45-7:15-9:45
Magic In The Water 11:30
Pocahontas 10:45-12:45-2:45
To Wong Foo: Thanks For Everything! Julie Newmar 11:00-1:15-3:30-5:45-8:00-10:15
Usual Suspects 11:30-2:00-4:30-7:00-9:30
Waterworld 4:30-7:15-10:00

Lighthouse Cinemas 372-7300
525 Lighthouse Ave., Pacific Grove
A Kid In King Arthur's Court 4:30
Amazing Panda Adventure 5:30
Operation Dumbo Drop 4:30-6:30-8:30
Nine Months 4:50-7:00-9:10
Something To Talk About 7:20-9:40
The Bridges Of Madison County 6:30-9:00
Bargain Matinees Sat & Sun

State Cinemas 372-4555
417 Alvarado St., Monterey
Babe 4:45
Clockers 5:15-7:30-10:00
Dangerous Minds 5:15-7:30-10:00
Last Of The Dogmen 8:00
Mortal Kombat 5:30-10:30
The Prophecy 7:00-9:45
Additional Matinees Sat & Sun

Occasionally we are unable to obtain movie times prior to publication.
Please call the theater for times.

A COMING ATTRACTION



Check next week's Review for movie critic Craig Arnett's critique of 'The Usual Suspects,' starring Kevin Spacey and Gabriel Byrne. Now playing at the Galaxy 6 Cinemas, the film is a crime thriller set in both New York and Los Angeles.

Youngest McMullen Patrick (Mike McGlone) has to suppress his Catholic guilt in the wake of the deepening relationship with his Jewish girlfriend.

Middle brother Barry (Burns), essentially divorced

THE BROTHERS McMULLEN

Galaxy 6 Cinemas

Starring: Ed Burns, Mike McGlone,

Jack Mulcahy

Director: Ed Burns

Rated: ★★

from his religion, treats commitment as a four-letter word. Eldest Jack (Jack Mulcahy), though seemingly happily married, lets his libido wander when he's aggressively pursued by one of Barry's exes.

Conversation pieces

The film is a series of conversation pieces, the characters ruminating about their troubled love lives while they're lounging on a front porch, waiting for a train or standing in a kitchen.

These scenes, though not particularly well-conceived or written, do have an air of authenticity as the film's point of view switches seamlessly from brother to brother.

At both its best and worst *The Brothers McMullen* summons the

intimate, self-conscious feel of a Woody Allen film. Like Annie Hall and Manhattan, voiceovers are sprinkled throughout, allowing the audience to eavesdrop on the festering angst of the characters.

The wintry New York environs feels like a supporting player unto itself and the camera is always positioned close, usually focusing on the actors from above the neck.

Behind its grainy look, The Brothers McMullen is an engaging account of sibling loyalties, male insecurity, camouflaged by bravado and the quest for true love.

The neurotic behavior can either be charming or reek of petty middle-class whining. *The Brothers McMullen* moves between these definitions, but most often settles into a comfortable, if not predictable, middle ground of good-natured sourness. Jack, Barry and Patrick bicker and cajole while their women remain at the mercy of their reckless and sometimes idiotic impulses.

Better adjusted

They do manage to solve their problems by the end of the film, which only makes them better-adjusted misfits.

It's not difficult to spot the writer/director on-screen because, though Burns constructs his own role with no less graceless desperation than those of the other two brothers, he is easily the smoothest-dressed and most elegantly coiffed McMullen.

And though McGlone has a boiling righteousness and Mulcahy is appealingly bearish and low-key, it's apparent that Burns, with his half-grin and what looks like a perpetual shrug has the most natural charisma of the three.

Prospective audiences shouldn't be fooled by *The Brothers McMullen's* packaging. It's refreshing to see a film where Irish-Americans aren't portrayed as loudmouth alcoholics or cops, but rather as complex individuals with legitimate feelings.

And it's a welcome relief to see a summer film which doesn't feature characters brandishing semi-automatic weapons or threatening to blow something up.

Though its packaging would suggest otherwise, *The Brothers McMullen* is just a sheep in wolf's clothing.

RATING:

Poor ★ Fair ★★ Good ★★★ Excellent ★★★★

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ANGUS
(PG-13) ULTRA STEREO
11:15 1:15 3:15 5:15 7:15 9:15
NO PASSES
NO GATS AFTER 6:00 PM

THE USUAL SUSPECTS
(R) THX DOLBY
11:30 2:00 4:30 7:00 9:30

TO WONG FOO
(R) ULTRA STEREO
11:00 1:15 3:30 5:45 8:00 10:15
NO PASSES
NO GATS AFTER 6:00 PM

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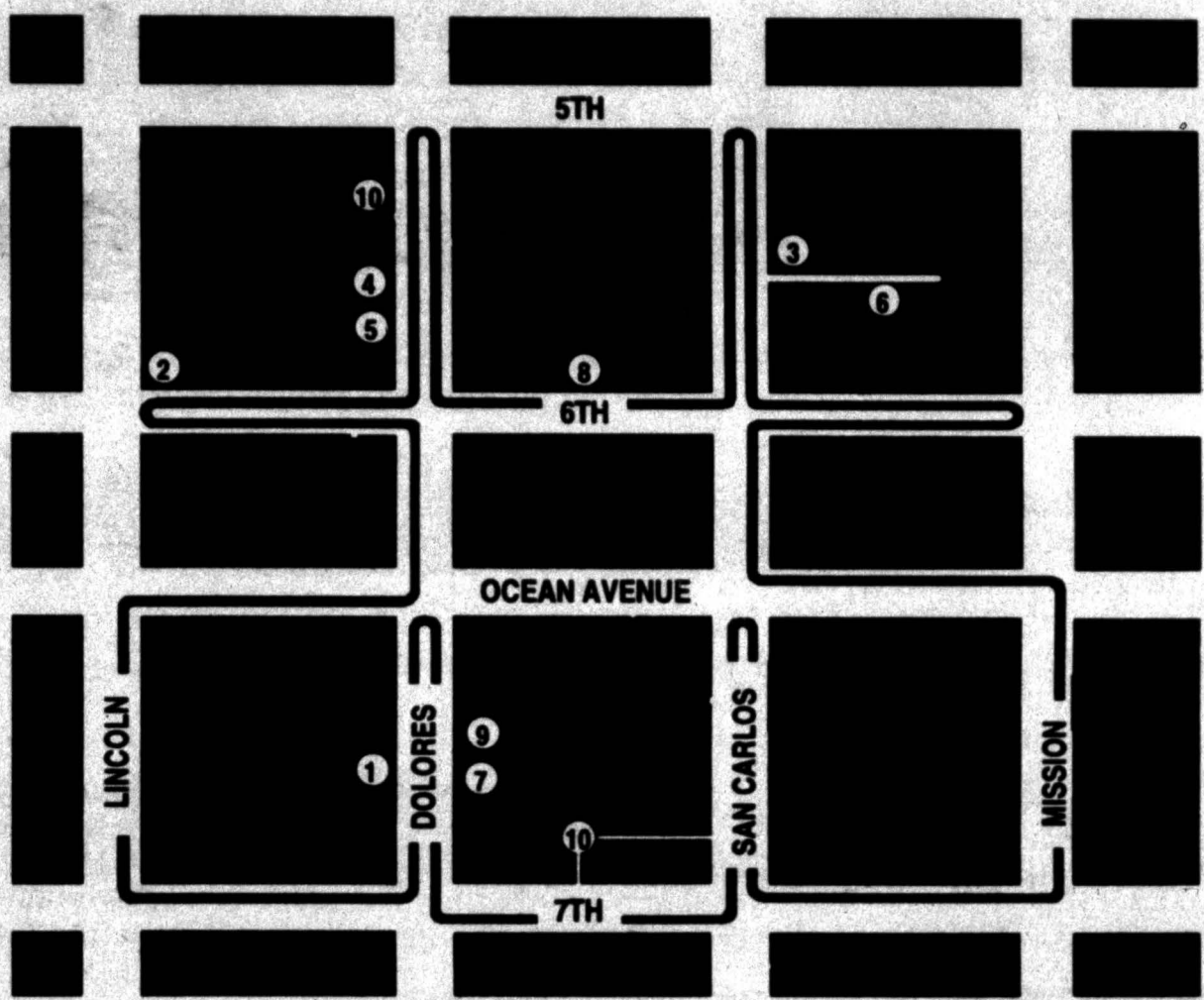
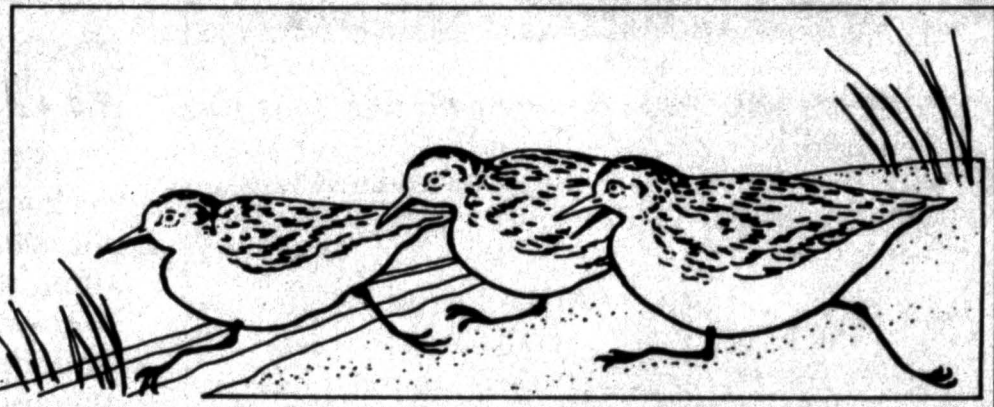
Exploring Carmel's galleries is discovering the world!

In a spirit of community and in celebration of art, Carmel's world-renowned art galleries and studios are making Friday

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Citizen rebellion starts over federal land controls

California mountain counties say 'enough is enough' where government regulations are concerned

IT'S CLEAR that a modern-day sagebrush rebellion is underway in rural California as local officials in the most remote parts of the state are confronting federal authority over land-use decisions.

Rural counties throughout the state are pushing through local laws that attempt to trim federal control over U.S. Government-owned property and over private land where government rulings dictate what and where something can and cannot be built.

Trying to reassert their influence over the powerful hand of the federal government, local activists are reacting to a pile of U.S. laws and to the agencies that enforce everything from national park rules, endangered species laws, range and wetlands protection regulations and water rights and habitat issues.

Bradley Inman is an Oakland-based syndicated columnist who specializes in housing, growth, public policy, urban affairs and real estate reporting.



California Trends

By BRADLEY INMAN

"What is significant about the so-called home-rule movement in California is that it is an economic as well as a political rebellion," said Morris Newman, senior editor of the California Planning & Development Report, Ventura, which recently published a special report on the rural uprising.

"Local property owners are aggrieved about their shrinking ability to develop their land," Newman added. "Local officials are worried about disappearing property-tax base as a result of federal actions."

Methodical approach

Though there is a lot of rhetoric, local officials are carrying out their fury in a gentle and methodical way, enacting complex local laws that challenge the intricate federal rules.

In Modoc County, for example, where the federal government owns nearly three quarters of the land, the board of supervisors recently enacted four ordinances that say the county must be consulted before federal decisions about land policy are implemented. A special advisory committee, appointed by the county board of supervisors, will review all federal land actions.

Challenging agencies like the Federal Bureau of Land Management, the Forest Service, Bureau of Water Reclamation and the National Park Service, similar ordinances have been enacted in Butte, Lassen, Tehama, Tulare, Tuolumne, Kern and Glenn counties. Several other counties are considering the idea — and an estimated 40 counties throughout the Western states have enacted similar laws.

Although there is some dispute about the legality of the ordinances, county officials are determined to

pressure the federal government to be more responsive.

Honor local culture, they say

"This is a citizens movement that says we are tired of the federal government shoving its way around without any consideration to local opinion or local culture," said Scott Kessler, planning director for Modoc County. "We want to be more involved in federal government actions and want their decision to reflect our needs."

The Modoc County reaction is considered mild compared to what counties in Nevada and New Mexico have done.

The Nye County Board of Supervisors, for example, enacted a law which declares that the federal government doesn't own title to land it controls in this rural Nevada county. The law is being contested in the courts.

Sean Curtis is a Modoc County cattle grazer who says Nye County may have gone too far, but "I am sympathetic with their concerns....Modoc County has too much government land ownership, which amounts to 77 percent of our land, and control over a total of 90 percent if you add in the state and federal laws that protect wildlife and habitat."

He added, "This is a stage coach and the federal government is driving it. We are sitting in the back of the coach and we want to ride up on the seat next to the driver where we rightfully belong."

There is more to the anxiety than hyperbole about big brother. The grass-roots home rule movement has gotten the attention of state lawmakers and U.S. congressional leaders who have introduced legislation to carry out some of the proposals of the home-rule activists.

Officials seem open

Federal officials who work at the local level seem open to the criticism.

"I think this is positive," said Susan Stokke, an area manager with the Bureau of Land Management, Cedarville, Calif. "They are seeking input into our decisions, which seems fair. They have some really good ideas that we should be listening to."

Cattle grazer Curtis said the "federal managers aren't the problem; they want to work with us. It's a system that got built up over the years from Washington and that somewhere along the way forgot about us."

For more real estate news from Bradley Inman, check out his internet home page "Real Estate Straight" at <http://www.baynet.com/inman>.

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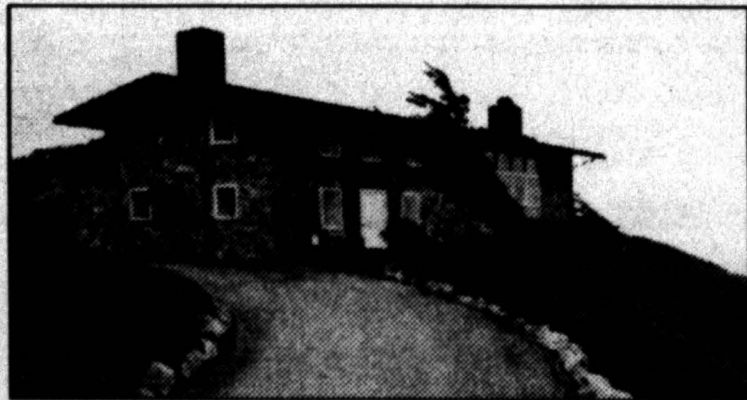
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73 SOUTHBANK

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Lovely 3 bedroom, 2 bath home situated on 1 acre with a fabulous backyard. \$279,500.

FREESTANDING TOWNHOME

7020 VALLEY GREENS DRIVE #4

OPEN HOUSE SUNDAY 1-3

Delightful condo at Quail Lodge! One of a kind! 2 bedrooms, 2-1/2 baths. \$375,000.

QUAIL LODGE

7045 VALLEY GREENS CIRCLE

OPEN HOUSE SUNDAY 2-4

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614 acres adjacent to Quail Lodge with only 56 home sites—all parcels have water entitlements. All utilities are underground with the roads and gatehouse complete. (408)626-2475

Dangers loom when buying foreclosures

WHEN ECONOMIC activity declines and housing activity decreases, more real property usually enters the foreclosure process.

When prices rapidly accelerate during a real estate "bonanza," many people get into the market through investments in vacation homes, rental housing and "trading up" to more expensive properties.

In some cases, this results in taking on high interest rate payments and second, third and fourth deeds of trust. Many buyers anticipate interest rates will drop and home prices will continue to escalate.

If neither occurs, borrowers may be faced with large "balloon" payments. When payments cannot be met, the foreclosure process looms on the horizon.

As a general rule, lenders prefer receiving payments than foreclosed homes. They are not in the business of selling real estate and will often try to accommodate property owners who are having payment problems. The best plan is to contact the lender before payment problems arise.

If a property owner has not made alternate arrangements, the lender may foreclose. The lender — whether a bank, savings and loan or private party — will request that the trustee — often a title company — file a notice of default with the county recorder's office. A copy is mailed to the property owner.

If the default is do to unmet balloon payments, the lender can require full payment on the outstanding

loan. If the default is not met, the property may be sold at a public sale.

In this case, a notice of sale must be publicized for three weeks, and the property owner usually has until five days prior to the sale to pay the loan.

If the owner makes up the payments, the deed of trust will be reinstated and regular monthly payments will continue as before.

At this time, property owners may still work out a postponement on the sale with the lender. If no postponement is reached, the property goes "on the block."

At this sale, buyers must pay their bid in cash, cashier's check or other instrument acceptable to the trustee. A lender may "credit bid" up to the amount of the obligation being foreclosed upon.

In buying foreclosed properties, *caveat emptor*: buyer beware. Foreclosed properties are very likely to come with overdue taxes, liens and clouded titles.

A buyer should do homework and ask a local title company about outstanding liens and encumbrances. Title insurance may or may not be available after a foreclosure sale.

— Source: California Land Title Association

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3007 ALTA AVENUE, CARMEL

Cozy 2 bed-room, 2.5 bath home. Just a block to tennis courts and short walk to downtown Carmel. Very private fenced backyard. Parking galore. Huge BBQ and 2 fountains. Owner will carry. \$376,000.



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Dorothy Steiner, 626-3302, 594-0249
Ocean Avenue Realty, 625-1343

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CALIFORNIA CORPORATION (multiple locations)	\$250,000
RETAIL CLOTHING - Carmel	\$45,000
VIDEO STORE	\$110,000
SPORTS STORE - Monterey	\$120,000
ART GALLERY - Carmel	\$50,000
BAR/RESTAURANT - Monterey	\$65,000
RESTAURANT - Carmel	\$139,000
CONFECTIONARY - Monterey	\$295,000
LEASES - Carmel	\$Various

For these and other businesses for sale, call:

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Business Opportunity Broker
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MONTEREY: Sunrise to sunset! Easy living in this 3 BR/3 BA ranch style home on a half acre site. Updated kitchen, vaulted ceilings, oak floors and many extras! \$495,000.

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Stately British Country Estate "Sea Spray"

Spectacular ocean views! Set among Pebble Beach's original ocean front mansions on 1.08 wooded acres. 5300 sq. ft. of gracious living, four bedrooms, 4-1/2 baths, three fireplaces, library or music room. Solarium on two levels views a European style garden and reflecting pool. Secluded behind security gates, this classic beauty has all new systems, new kitchen & baths, 3 car garage.



A treasure, priced at \$1,995,000.

CONTEMPO

622-1040

Junipero bet. 5th & 6th, Carmel-By-The-Sea

OPEN HOUSES THIS WEEKEND

CARMEL

Dolores & 9th \$548,000
Sat 4-6 Sun 2-5 Mitchell Group

Scenic & 8th \$2,395,000
Sun 2-4 Mitchell Group

3360 Mtn View \$615,000
Sun 1-5 Mitchell Group

24505 San Luis \$559,000
Sun 1-4 Mitchell Group

24501 Via Mar Monte #77 \$239,00
Sat 2-5 Del Monte Realty

4000 Rio Rd #1 \$267,500
Sat 12-2 Del Monte Realty

Santa Fe 3NE of 1st \$298,000
Sat 1-3 Del Monte Realty

Guadalupe 6NE of 6th \$490,000
Sat 12-2 Del Monte Realty

N. Casanova 4NE of Palou \$749,000
Sun 1-3 Del Monte Realty

24520 Outlook Dr. #26 \$320,000
Sun 1-3 Del Monte Realty

Dolores 2NE of 11th \$525,000
Sun 2-5 Del Monte Realty

26262 Isabella \$1,800,000
Sun 2-4 Del Monte Realty

6th & Santa Fe Se Corner \$349,000
Sun 12-2 Del Monte Realty

3495 Edgefield Pl \$745,000
Sun 1-3 Del Monte Realty

CARMEL

Torres 3SE of Ocean \$375,000
Sun 10-12 Del Monte Realty

Camino Del Monte 1NW of San Carlos \$310,000
Sun 12:30-2:30 Del Monte Realty

SE Corner of Carmel & 11th \$995,000
Sun 3-5 Del Monte Realty

24809 Santa Rita \$285,000
Sun 2-4 Del Monte Realty

5000 Monterey \$379,000
Sun 1-3 Del Monte Realty

25180 Pine Hills Dr \$550,000
Sun 2-4 Del Monte Realty

Lincoln 3NE 2nd \$569,000
Sun 1:30-3:30 Del Monte Realty

26160 Monte Verde \$475,000
Sun 1-3 Del Monte Realty

Crespi 6SW Mt View \$419,000
Sat 12-2 Del Monte Realty

CARMEL HIGHLANDS

65 Yankee Pt \$850,000
Sun 1-4 Mitchell Group

155 Highway One \$1,095,000
Sat 1-2 Del Monte Realty

112 Yankee Pt Dr \$995,000
Sat 11-12:30 Del Monte Realty

CARMEL VALLEY

73 Southbank \$279,000
Sat 2-4 Quail Lodge Realty

7020 Valley Greens Dr #4 \$375,000
Sun 1-3 Quail Lodge Realty

7045 Valley Greens Cir \$555,000
Sun 2-4 Quail Lodge Realty

90 Valle Vista \$349,500
Sun 2-4 Mitchell Group

9607 Buckeye Crt \$439,000
Sat 1-4 Mitchell Group

7542 Fawn Ct. \$399,000
Sun 2:30-4:30 Del Monte Realty

130 Valle Vista \$349,000
Sun 1-3 Del Monte Realty

172 Chaparral \$450,000
Sat 1-4 Del Monte Realty

15395 Via Los Tulares \$439,000
Sat 2:30-4:30 Del Monte Realty

25505 Via Mariquita \$498,000
Sat 1-3 Del Monte Realty

27970 Dorris Drive \$335,000
Sat & Sun 1-3 Del Monte Realty

48 Boronda Rd \$685,000
Sun 2-4 Del Monte Realty

MTY / SALINAS HWY

25460 Boots Rd \$685,000
Sat 2-4 Del Monte Realty

MONTEREY

9 Tanglewood \$192,500
Sat 2-4 Del Monte Realty

PACIFIC GROVE

1231 Funston \$349,000
Sun 12-2 Del Monte Realty

1001 Funston #11 \$195,000
Sat 11-1 Del Monte Realty

309 Willow \$289,000
Sun 2-5 Del Monte Realty

220 - 14th St \$579,500
Sun 2-4 Del Monte Realty

PEBBLE BEACH

2948 Sloat Rd \$379,000
Sat & Sun 12-3 Mitchell Group

3033 Strawberry Hill \$395,000
Sun 12-3 Mitchell Group

3134 Hermitage Rd \$378,000
Sun 2-4 Del Monte Realty

3301 17 Mile Dr #9 \$1,295,000
Sun 1-3 Del Monte Realty

3044 Whalers Way \$450,000
Sat 2:30-4:30 Del Monte Realty

1501 Viscaino \$1,895,000
Sat 2-4 Del Monte Realty

3301 17 Mile Dr #13 \$1,275,000
Sun 2-4 Del Monte Realty

1525 Deer Path \$1,525,000
Sun 2-4 Del Monte Realty

3029 Forest Way \$524,000
Sun 2-4 Del Monte Realty

1036 Rodeo Rd. \$1,300,000
Sun 2-4 Del Monte Realty

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QUAIL
MEADOWS

Mitchell Group hires realtor team

THE MITCHELL Group of Carmel recently welcomed a new pair of realtors onto its team. Dale Theis and Sheila Wilson have

worked together for the past four years, and together they bring a combined total of 14 years of experience to the realty group.

As partners, the two specialized in residential listings and sales on the Monterey Peninsula.

Theis comes from a background in advertising and graphics; he owned and operated his own business in Los Angeles. He moved to Pacific Grove in 1988.

Wilson's background stems from sales, training and marketing. She moved to Carmel 14 years ago from Santa Barbara.

They join a firm which has produced annual sales well into the millions.

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Monterey, solid charming 2 bed, great yard. \$219,500 will negotiate!

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HOUSE OF THE WEEK



Under construction right now, this customized residential prize was designed by Carmel architect Ray Parks. He fused beauty with practicality.

Cottage charm, modern convenience abound

BEING BUILT as you read these words, this traditional Carmel-style home's river rock exterior reminds locals of the historic Tor House — sea-stone dwelling built by the poet Robinson Jeffers just two lots away on Carmel Point.

The project features the best of two worlds — Carmel cottage appearance plus modern amenities.

You'll find: Radiant heating for tile floors, fan coils heating the rest, clad-wood windows, solid wood doors, copper gutters, construction

according to new earthquake standards.

The two-story living room has a fireplace, bay window, wood-beam ceiling, French doors that open onto a patio with an ocean view. The second floor's airy loft and the large gourmet kitchen will delight — as will the large skylight bathroom connecting two bedrooms of style and comfort.

■ Price: \$1.7 million.

■ Contact: Carla Belgrano Ramsey, Mitchell Group, 624-0136.

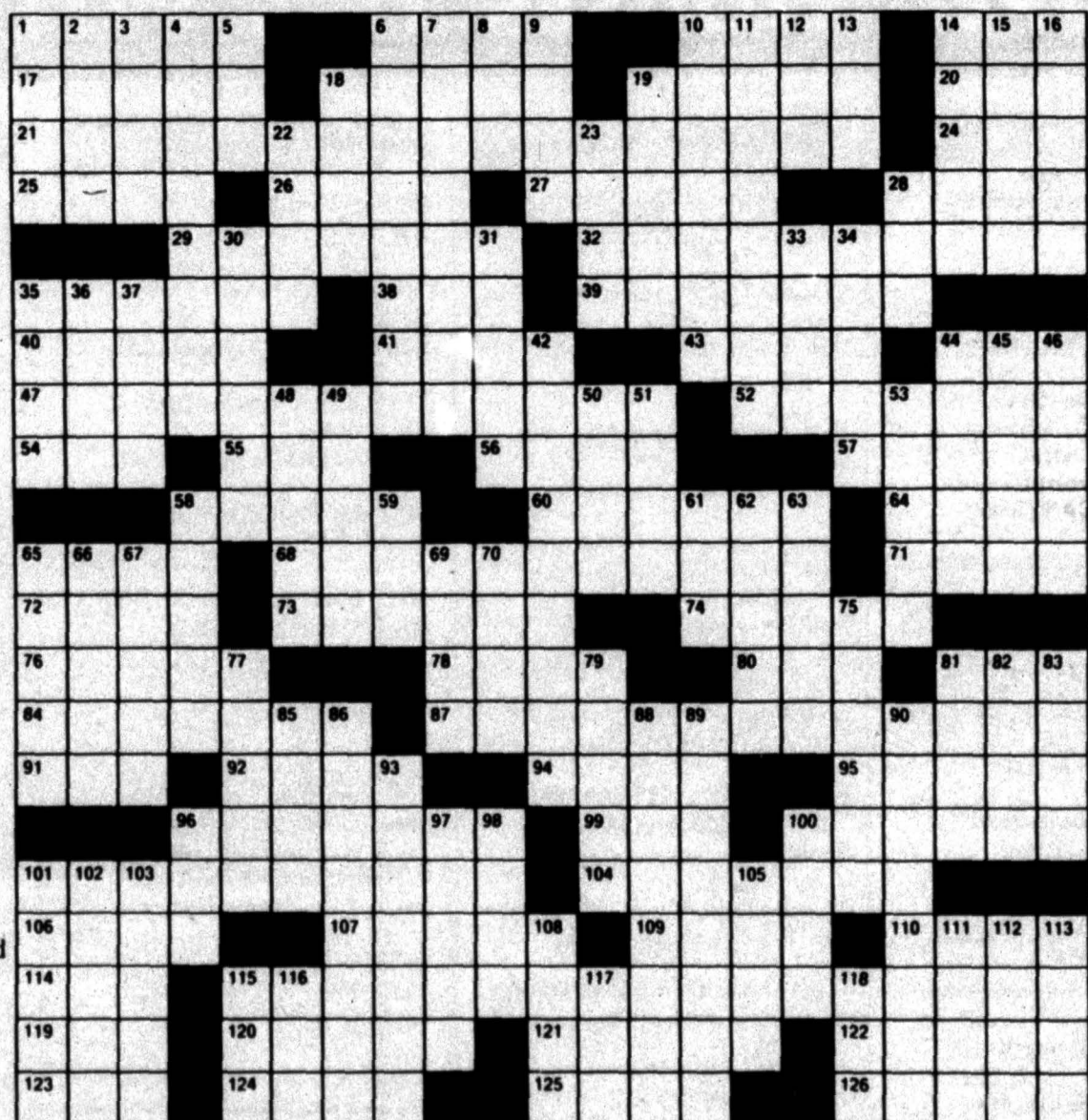
THE NEW YORK TIMES MAGAZINE CROSSWORD PUZZLE

No. 0903

AS TIME GOES BY

BY ERNIE FURTADO / EDITED BY WILL SHORTZ

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See answers to last week's puzzle on page 35

CALENDAR

CALENDAR from page 33

MISCELLANEOUS

Remote Astrology Show with Rob Ryan & Carol Jensen Edwards — Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, 6 p.m., free. Phone 624-1803.

Saturday/16

THEATER

A Chorus Line — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 8 p.m., \$15/20. Phone 622-0100.

And Miss Reardon Drinks a Little — Hoffman Playhouse, 320 Hoffman St., New Monterey, 8 p.m. Phone 649-0259. Through Sept. 16.

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., \$27 dinner, 9:30 p.m., \$14 dessert. Phone 624-2696. Through Dec. 1.

Teibele and Her Demon — Studio Theater, 156 Homestead Ave., Salinas, 8 p.m., \$10/14. Phone 375-2111. Through Oct. 1.

The Case of the Curse of Lady Puabi — Doubletree Hotel, Peter B's on the Alley, Portola Plaza, Monterey, 7 p.m., \$39 dinner/show. Phone 649-4511. Through Sept. 23.

The Merchant of Venice — Outdoor Forest Theater, Santa Rita at Mountain View, Carmel, 8 p.m., \$15 adults, \$12 seniors/students. Phone 622-0100. Through Oct. 8.

The Poe Sideshow — The Hoffman Playhouse, 320 Hoffman St., New Monterey, 11 p.m., \$5. Phone 649-0259. Through Sept. 23.

MUSIC

Fingerstyle Guitarist Bill Mize — Pacific Grove Art Center, 568 Lighthouse Ave., Pacific Grove, 8 p.m., \$8. Phone 373-7379.

Brazilian Jazz with Helcio Milito, Laura Dreyer and Weber Drummond — The Inn at

Spanish Bay, 2700 17-Mile Drive, Pebble Beach, 7-11 p.m., free. Phone 647-7423.

Mary Anne Randl — The Club House, 638 Wave St., New Monterey, 9 p.m., \$5. Phone 372-7200.

Patchwork — Henry Miller Library, Hwy 1, Big Sur, 3 p.m., donation. Phone 667-2574.

Influence — Doubletree Hotel, Brasstree Lounge, Portola Plaza, Monterey, 9 p.m.-1 a.m., free. Phone 649-4511.

LECTURES

Astronomy — "Galaxy Harassment" by Dr. George Lake, Monterey Peninsula College, LF 102, 980 Fremont St., Monterey, 7 p.m., free. Phone 375-3220.

Morley Baer — Ansel Adams Gallery, Pebble Beach, 5-7 p.m. Phone 375-7215.

MISCELLANEOUS

Arthritis Four-Week Self-Help Workshop — Carmel Foundation, Lincoln and Eighth, Carmel, 9:30-11:30 a.m., \$15, fee waivers available. Phone 464-6240.

Calvin Ross Signs New Book "Aliens of Summer" — Brentanos Bookstore, Carmel Plaza, Ocean and Junipero, Carmel, 3-5 p.m. Phone 624-6289.

Concerned Women for America Meeting — Cypress Community Church, Hwy 68, Monterey, 9-11 a.m. Phone 442-2290.

Farm Stand Tasting — Earthbound Farm, 7250 Carmel Valley Road, Carmel Valley, 11 a.m.-2 p.m., free. Phone 625-6219.

Marc Dowie to Discuss New Book "Losing Ground: American Environmentalism at the Close of the 20th Century" — Henry Miller Library, Hwy 1, Big Sur, 2 p.m., \$3/5. Phone 667-2574.

National Estuaries Day — Elkhorn Slough, 1700 Elkhorn Road, Moss Landing, 10 a.m.-4 p.m., free. Phone 728-2822.

Portrait Painting Demonstration with Gary Holland — C. Holland Gallery, "The Mall," San Carlos between Fifth and Sixth, Carmel, free. Phone 625-3825.

Project St. Bernard Volunteer Orientation

— Carmel City Hall, Monte Verde between Ocean and Seventh, Carmel, 9 a.m.-noon. Phone 624-2891.

Public Presentation by Lectorium Rosicrucianum, "The Unveiling of Gnostic Wisdom: A Visual Narrative" — Santa Cruz Public Library Central Branch, Meeting Room, 1-3 p.m., The Barnyard Community Room, The Barnyard, Highway 1 and Rio Road, 7-9 pm. Both sessions free. Phone 625-1576.

Shelley Allotti Signs New Book "My Pen Pal Scrapbook" — Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, noon-4 p.m., free. Phone 624-1803.

Theater Auditions for "Pirates of Penzance" — Monterey Peninsula College, Main Stage, 980 Fremont St., Monterey, 1 p.m., ages 16-70. Phone 646-4051.

Sunday/17

THEATER

A Chorus Line — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 8 p.m., \$15/20. Phone 622-0100.

And Miss Reardon Drinks a Little — Hoffman Playhouse, 320 Hoffman St., New Monterey, 8 p.m. Phone 649-0259. Through Sept. 16.

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The Merchant of Venice — Outdoor Forest Theater, Santa Rita at Mountain View, Carmel, 8 p.m., \$15 adults, \$12 seniors/students. Phone 622-0100. Through Oct. 8.

MUSIC

Brazilian Jazz with Helcio Milito, Laura Dreyer and Weber Drummond — The Inn at Spanish Bay, 2700 17-Mile Drive, Pebble Beach, 7-11 p.m., free. Phone 647-7423.

Classical and Jazz Concert with Robert and Margaret Stevens — Unitarian Universalist Church of the Monterey Peninsula, 490 Agujito Road, Carmel, 2:30 p.m., \$10 adults, \$5 children 12 and under. Phone 624-7404.

MISCELLANEOUS

Harvest Fall Festival — Our Lady of Mount Carmel, El Caminto, Carmel Valley Village, 10:30 a.m., \$5/8. Phone 659-2224.

Portrait Painting Demonstration with Gary Holland — G. Holland Gallery, "The Mall," San Carlos/between Fifth and Sixth, Carmel, free. Phone 625-3825.

Theater Auditions for "Pirates of Penzance" — Monterey Peninsula College, Main Stage, 980 Fremont St., Monterey, 1 p.m., ages 16-70. Phone 646-4051.

Monday/18

THEATER

Beirut — Circle Theater, Casanova between Eighth and Ninth, Carmel, 7:30 p.m., \$8/12. Phone 622-0100.

LECTURES

Spirituality — "My Road to the Sundance" by Manny Twofathers, Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, 7 p.m., \$5. Phone 624-1803.

MISCELLANEOUS

Annual Chili Cookoff "Great Bowls of Fire" — Holman Ranch, Carmel Valley, 5-8 p.m., \$15. Phone 659-3983 or 659-2540.

The Healing Breath: An Introductory Talk — The Barnyard, Community Room, Carmel, 7 p.m., free. Phone 758-9646.

Tuesday/19

THEATER

Beirut — Circle Theater, Casanova between Eighth and Ninth, Carmel, 7:30 p.m., \$8/12. Phone 622-0100.

MISCELLANEOUS

Demystifying Hypnosis Discussion — Thunderbird Bookshop, Whole Life Center, The

See CALENDAR back page

Public Notices

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951478

The following persons are doing business as LE'S SQUID Cleaning Service, Monterey, W.F. #2 CA. 93940.

LE HOANCT THI, 3360 Marina, Del Monte Blvd., Ca. 93933.

(s) Le Hoanct Thi
This statement was filed with the County Clerk of Monterey County on Aug. 14, 1995.

Publication dates: August 24, 31, Sept. 7, 14, 1995. (PC819)

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951546

The following person is doing business as SPINNING WHEEL INN, Ocean Avenue & Monte Verde, Carmel, CA 93921.

JOSEPH E. NAHAS, 2228 VESTAL AVE., LOS ANGELES, CA 90026.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on April 9, 1995.

(s) Joseph E. Nahas
This statement was filed with the County Clerk of Monterey County on Aug. 24, 1995.
Publication dates: August 31, Sept. 7, 14, 21, 1995. (PC822)

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN that the Planning Commission of the City of Carmel-by-the-Sea will conduct a public hearing in the City Hall Council Chambers, located on the east side of Monte Verde Street between Ocean and Seventh Avenues, on Wednesday, 27 September 1995. The public hearings will be opened at 4:30 p.m. or as soon thereafter as possible.

IF YOU CHALLENGE THE NATURE OF THE PROPOSED ACTION IN COURT, YOU MAY BE LIMITED TO RAISING ONLY THOSE ISSUES YOU OR SOMEONE ELSE RAISED AT THE PUBLIC HEARING DESCRIBED IN THIS NOTICE, OR IN WRITTEN

CORRESPONDENCE DELIVERED TO THE PLANNING COMMISSION OR THE CITY COUNCIL AT, OR PRIOR TO THE PUBLIC HEARING.

1. EA 95-08, RE 95-19, and DS 95-33; Xavier Uri; W/s Monte Verde btwn. 2nd & 4th; Block II, Portions of Lots 13 & 15

Review of Initial Study with a recommendation for a Negative Declaration; consideration of a request for parking in a setback; and design study for substantial alterations to an existing residence in the R-1 Land Use District.

2. VA 95-04
Nancy Welch
W/s Junipero btwn. 8th & 9th; Block 98, Lot 11

Consideration of amendment to a variance granted in 1981

3. UP 95-16
Mark Louis Wessloch
E/s Dolores btwn. Ocean & 7th Aves.; Block 76, Lot 12

Consideration of a Use Permit for an antique store in the CC land use district.

4. Consideration of draft Ordinance amending Chapter 17.36 of the Municipal Code related to special activity signs.

Dated: September 8, 1995
PLANNING COMMISSION
City of Carmel-by-the-Sea
MAGGIE HARDY, CHAIRMAN
(s) Sarah A. Manning,
Acting Secretary of said
Commission

Publication dates: Sept. 14, 1995. (PC901)

FICTITIOUS BUSINESS NAME STATEMENT

File No. F 951502

The following persons are doing business as 1. ENTERPRISE CAR SALES, 2. ENTERPRISE FLEET SERVICES, (articles of incorporation or Organization Number: 5279-79) 2950 Merced, Suite 128, San Leandro, CA 94577.

Enterprise Rent-A-Car Company of San Francisco (a Nevada corporation) 2950 Merced, Suite 128, San Leandro, CA 94577.

This business is conducted by a corporation.

Registrant commenced to transact business under the fictitious business name listed above on June 14, 1989.

(s) Robert M. Jasper, President
This statement was filed with the County Clerk of Monterey County on August 17, 1995.

Publication dates: August 31, Sept. 7, 14, 21, 1995. (PC823)

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951626

The following person is doing business as PENINSULA SEPTIC TANK SERVICE, 73 W. Carmel Valley Road #28, Carmel Valley, CA. 93924.

PSTS, INC. (fixed) a California Corporation, 73 W. Carmel Valley Road, #28, Carmel Valley, Ca. 93924.

This business is conducted by a corporation.

Registrant commenced to transact business under the fictitious business name listed above on January 1, 1986.

(s) William B. Parham, Jr.
This statement was filed with the County Clerk of Monterey County on Sept. 8, 1995.

Publication dates: Sept. 14, 21, 28, Oct. 5, 1995. (PC905)

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951510

The following persons are doing business as ACCESS BUSINESS CONNECTIONS, 3009 Seeno Cir. Marina, California, 93933.

JOHN WILLIAM PATHMAN, 3009 Seeno Cir., Marina, California, 93933.

RAYMOND PATRICK PATHMAN, 3009 Seeno Cir., Marina, California, 93933.

This business is conducted by co-partners.
Registrant commenced to

transact business under the fictitious business name listed above on February 1, 1995.

(s) John William Pathman
This statement was filed with the County Clerk of Monterey County on Aug. 21, 1995.

Publication dates: August 24, 31, Sept. 7, 14, 1995. (PC821)

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951448

The following persons are doing business as COMMUNITY EXCHANGE SERVICES OF AMERICA, (CESOA) P.O. Box 2540 Monterey, Ca. 93942. (500 Glenwood Circle #2212).

JASWINA MALAMA-FAHINA TULUA, 500 Glenwood Circle #2212 Ca. 93940.

SIONNE-JOHN TOHISILIVA TULUA, 500 Glenwood Circle, #2212, Ca. 93940.

This business is conducted by a husband & wife.

Registrant commenced to transact business under the fictitious business name listed above on July 5, 1995.

(s) Jaswina M-F Tulua
This statement was filed with the County Clerk of Monterey County on Aug. 8, 1995.

Publication dates: August 17, 24, 31, Sept. 7, 1995. (PC815)

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951590

The following persons are doing business as CHERCHE FRENCH RESTAURANT, Lincoln btwn. 5th & 6th, Carmel-by-the-Sea, Ca. 93923.

HUBERT AND SILVA, LLC, CA. 100 Dolores Ave. Suite #217, Ca. 93923.

This business is conducted by a Limited Liability Company.

Registrant commenced to transact business under the fictitious business name listed above on Sept. 9, 1995.

(s) R. Jean Hubert, President
This statement was filed with the County Clerk of Monterey County on Sept. 1, 1995.

Publication dates: Sept. 14, 21, 28, Oct. 5, 1995. (PC802)

FICTITIOUS BUSINESS NAME STATEMENT

File No. 951151

The following persons are doing business as PEPPERCORN AT THE BARNYARD, 3750 The Barnyard, Carmel, CA 93923.

GEMMA HYUN-DUCK HANNON, 38515 Madrone Rd. Carmel Valley, CA. 93924.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on August 21, 1995.

(s) Gemma H.D. Hannon
This statement was filed with the County Clerk of Monterey County on Aug. 21, 1995.

Publication dates: August 31, Sept. 7, 14, 21, 1995. (PC831)

FICTITIOUS BUSINESS NAME STATEMENT

File No. F951467

The following person(s) is/are doing business as: RELIABLE COMPANY, 3628 San Fernando Road, Glendale, CA 91204

Reliable Laundry Service Inc., a Delaware Corporation, 3628 San Fernando Road, Glendale, CA 91204

This business is conducted by a corporation.

The registrant commenced to transact business under the fictitious business name or names listed above on March 4, 1993.

SIGNED: RELIABLE LAUNDRY SERVICE, INC., By: Dave Gottlieb, Chief Financial Officer

This statement was filed with the County Clerk of Monterey County on August 14, 1995.

NOTICE-This Fictitious Name Statement expires five years from the date it was filed in the Office of the County Clerk. A new Fictitious Business Name Statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14400 et seq., Business and Professions Code).
First Filing-Demand Filing
Carmel Pine Cone

Publication dates: August 24, 31, Sept. 7, 14, 1995. (PC818)

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES

To Whom It May Concern, HUBERT AND SILVA, LLC is applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at E/S Lincoln between Fifth & Sixth (Upstairs), Carmel, CA 93921 with an On Sale Beer & Wine Eating Place license.

Publication dates: Sept. 14, 1995. (PC903)

NOTICE OF INTENDED BULK TRANSFER (BUSINESS AND PROFESSIONS CODE SECTION 24073)

NOTICE IS HEREBY GIVEN that SUPHAN PONGITAKSOPON, whose business address is #3 Delfino Place, Carmel Valley, California 93924, intends to transfer to DOMENICO VASTARELLA, whose address is 160 Valley Vista, Carmel Valley, California 93924, certain property located at #3 Delfino Place, Carmel Valley, California and described generally as: all the trade fixtures, equipment, alcoholic beverage license, inventory and supplies of that certain business known as KING and I.

During the three years immediately past, SUPHAN PONGITAKSOPON has conducted business under the following name at the following address:

Siamese Bay Restaurant
131 Webster Street
Monterey, CA 93940

The aforementioned transfer will be consummated on or after October 4, 1995, at the office of RONALD A. PARRAVANO, Attorney at Law, 1045 Cass Street, Monterey, California 93940.

Claims of creditors may be filed with RONALD A. PARRAVANO, Attorney at Law, 1045 Cass Street, Monterey, California, on or before October 3, 1995.

Dated: September 7, 1995
(s) Domenico Vastarella,
Transferee

Publication dates: Sept. 14, 1995. (PC804)

Classified

CALL 624-0162 FOR LOW-COST WANT ADS TODAY

Art & Antiques

SUGAR & SPICE DOLL SHOW & SALE Saturday, Sept. 23rd at Santa Cruz Civic Auditorium 10am to 4pm, admission \$4.00, children under 12 years FREE. \$1.00 off with ad. (209) 665-3034 9/21

Business Opportunities

UNLIMITED INCOME. International marketing group expanding into Monterey Peninsula seeking individuals who have owned/operated a business or have recruiting, training or marketing experience. Resume: Dept P, Box 67008, Scotts Valley, Ca. 95067 10/5

Commercial For Lease

One-half block south of Ocean on San Carlos. Approx. 330 ft. \$1,250 per month. Rod 624-5373 TF

Farm Produce

DADDY OF THEM ALL! Farmer's Market - Thursday, 2:30-6 p.m. Monterey Peninsula College (TF)

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CARMEL STUDIO, call 624-6547 9/21

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Comfortable 24 ft. house trailer, bring to your property, 6 month lease \$195/mo. (408) 438-1998 10/5

For Rent Houses

"All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968, which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, or national discrimination. Brown & Wilson Inc. will not knowingly accept any advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis"

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For Rent Houses

CAPTIVATING COTTAGE, Carmel near Beach, 2bd/2ba, Beam Ceiling, Fireplace, Furnished (805) 569-1854. 9/21

CHARMING, furnished 1 bdm Carmel Cottage, walk to town, utilities paid. No pets or smoking, \$1200/mo. 1st & last + deposit 375-4099. 9/14

Carmel Super 4br/2bath completely furnished & equipped home w/Pt Lobos water view. Ready to move in now! Call Dorothy ORE R.E. 626-3302/625-1343 9/21

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SMALL CARMEL HOUSE. 1 bedroom/1-1/2 baths, full kitchen, deck. Pull down stairs to bedroom. \$850/month plus utilities. No dogs. Available Sept 16. Carmel woods area. Call after 6:00p.m. 624-1157. 9/21

Ocean Views Carmel Highlands, Yankee Point. Remodeled 4 bedroom/3 bath plus, enclosed court yard, spa, grand living room/fireplace, great kitchen. 2 car garage, key to private beach \$3000/mo, long lease OK. Deen Rowe, Prudential RE 625-0400 Fax 624-6424 9/21

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 ■ RESIDENTIAL HOMES ■ CONDOMINIUMS
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Quite, international research writer requires like-minded, working, dependable house maid for lovely Carmel home. Private room & bath, ample storage in room, own refrigerator, telephone, cable, walk to town, washer/dryer use, reference. \$550 + deposit call 625-2376 9/21

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POSTAL JOBS. Start \$12.08/hr. for exam and application info call (219) 769-8301 ext. CA 552 Sun-Fri 9/28

Wildlife/Conservation Jobs. Game Warden, Security, Maintenance, etc. No experience necessary. Now hiring. For information call (219) 794-0010 ext. 7204 6am to 8pm - 7 days. 9/28

POSTAL JOBS. Attn: Carmel. \$12.68/hr. to start/plus benefits. Carriers, sorters, computer trainees. Call today for application & information 6am - 6pm. 1(219)791-1191 ext P 41 10/5

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13.40% guaranteed first year yield. Tax-deferred annuity. 8% bonus added immediately to each deposit years 1-5. Call 422-6275 10/19

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Peninsula Review
 The Carmel Pine Cone

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(408) 277-1244



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**Friday Free Grazing Table
4:30 - 6:00PM**

Silver Jones announces it's
COMPLIMENTARY Friday after-

noon **GRAZING TABLE** featuring cuisines from around the world, 4:30 - 6:00p.m. **QUICK SILVER**, the new party room becomes the ideal gathering place for parties, banquets and balls, or just a place to unwind with friends



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**Full Bar Service Available • Happy Hour 4:30 - 6:00 Friday
LUNCH • DINNER • BRUNCH • Now Serving Food all Day
Reservations suggested 408 / 624-5200**

THE BARNYARD, CARMEL

Carmel Valley winery sets food, wine party

GALANTE VINEYARDS in Carmel Valley presents a "Days of Wine and Roses Mexican Fiesta" Saturday, Sept. 23.

The event begins at 9 a.m. with coffee and muffins at Three Sisters at the Rose Cottage, located at 9680 Carmel Valley Road. Guests then board a vehicle that will take them to Galante Vineyards at 9:30.

There, participants will embark on a two hour walking tour, led by the

Galante family, through the vineyards, the rose gardens (with 10,000 bushes!), and newly-completed winery.

A luncheon with Galante wines, will be catered by Three Sisters at 12:30. Live musical entertainment is provided by El Mariachi Mixtlan. Guests then return to Three Sisters at 4:30 p.m.

The event is \$75 per person. More information/reservations: 1-800-GALANTE.

More Calendar...

CALENDAR from page 45

Barnyard, Carmel, 7 p.m., \$5. Phone 624-1803.

Monterey Chamber of Commerce Breakfast - Monterey Marriott Hotel, 350 Calle Principal, Monterey, 7-8:30 a.m., \$10 members, \$15 non-members. Phone 648-5359.

MPC Short Course - "100 Years of Magic Realism" by Raylyn Moore, Monterey Peninsula College, 980 Fremont St., Monterey, 1-3 p.m.. Phone 649-4000.

Wednesday/20 THEATER

A Chorus Line - Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 7:30 p.m., \$20 general, \$15 students, teachers,

military, seniors. Phone 622-0100.

Beirut - Circle Theater, Casanova between Eighth and Ninth, Carmel, 7:30 p.m., \$8/12. Phone 622-0100.

Candlelight Cabaret - Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., \$27 dinner. Phone 624-2696.

LECTURES

Relationships - "Getting Off the Drama Triangle" by Janet Hurley, Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, 7 p.m., \$5. Phone 624-1803.

MISCELLANEOUS

Christopher Moore Reads "Coyote Blue" - Bay Books & Coffeehouse, Alvarado at Del Monte, Monterey, 7 p.m., free. Phone 375-1855.

REMINDER: The Carmel Art Association

...is holding its annual jury for membership on Wednesday, September 20th. Application forms available at the gallery. All professional artists living within a 35 mile radius of Carmel for at least one year are eligible to apply. (Painting, Graphics & Sculpture)

Dolores btwn. 5th & 6th • P.O. Box 2217, Carmel, CA 93921
Carmel's Oldest Gallery - Est. 1927 (408) 624-6176

CARMEL



MODERN + NEAR BEACH! Give me a cottage from the Bohemian era of Carmel, remodel it beautifully, add to it 1500 sq. ft. of modern home. If you like a well-designed kitchen, a library loft, a dining/family/great room in a spacious, new 3-bedroom, 2-bath home on an oversized lot, then you will enjoy this special home. \$749,000.

"MOSS PINES" Remodeled in the early 1990's, this charming 2-bedroom home is ready to occupy. There's a peek of the ocean from the upper deck, wood floors add character and a brick fireplace warms the living room. Modern kitchen and baths and a laundry room. Great parking. Just 2 blocks to town. \$325,000.

ENGLISH COUNTRY RETREAT! Just a block to the sea, a spacious, light & airy 3-bedroom, 3-bath home on Carmel Point. Filled with custom features such as a hardwood floors, hand-hewn beams, landscaped patios & English gardens. Views across the Bird Sanctuary to Mission Ranch & beyond. In perfect move-in condition. \$1,075,000.

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CARMEL VALLEY

WHITE OAKS APPEAL! This delightful home offering peaceful mountain views. Easy walk to pool, spa and clubhouse. One of the best floor plans in a beautiful planned unit development. Master suite is downstairs; second bedroom & bath are upstairs as well as the den/office. \$337,000.



FIVE YEARS NEW! This home has flair and large spaces for graceful living. Entry with stone-floor, skylights & open-beam ceiling. There are shuttered bay windows, expansive valley views, 3 bedrooms & 2-1/2 baths. Country life on a 2.5-acre property with 1200 sq. ft. deck with hot tub. \$450,000.

PACIFIC GROVE



HOMETOWN CHARM! There's room for all in this cozy 4-bedroom, 2-bath home located just a short walk to town, parks, schools and Lovers Point. It has recently been redecorated with tiled kitchen, oak floor & berber carpeting throughout. Patio. \$264,500.

CUSTOM CRAFTED! Well-built home of natural woods on a deep lot close to shops & schools. Three bedrooms, 2 baths, gourmet kitchen, high ceilings, office/den, two decks & finished two-car garage. \$349,000.

PEBBLE BEACH

ONE BLOCK TO OCEAN! The large front yard with zen garden is edged with color. The house itself presents the same pristine appeal with new carpeting, high-beamed ceilings, brick fireplace, wet bar, and everywhere windows. Three bedrooms & 2 baths. \$610,000.



FRENCH COUNTRY ELEGANCE! In the heart of the estate area, this elegant home offers a dramatic two-story entry with a winding staircase leading to a stunning living room. Four bedroom suites. Library with 4th fireplace, spacious kitchen, formal dining room & private guest quarters. Beautifully landscaped grounds and a 3-car garage. \$1,525,000.

CUSTOM MEDITERRANEAN! Four-bedroom, 4-bath newer home in excellent Upper Pebble Beach neighborhood overlooking the pines out to the ocean. Spacious kitchen adjoining family room, formal dining & living rooms, upstairs game room with fireplace, wet bar and nearby terrace. Excellent value plus room for everyone! \$895,000.

COME TO THE CLUB! When you list your estate property with Del Monte Realty Company, you will be linked to the exclusive Estates Club Internationale, a network of the world's leading real estate firms specializing in marketing luxury properties.

NestEgg

VOLUME 2 NUMBER 5 SEPTEMBER/OCTOBER 1995

THE NEXT STEP IN BUILDING WEALTH



**TOO BUSY FOR
FINANCIAL PLANNING?**



YOU ARE WHERE YOU LIVE!

Where you live may not say everything about you. But it says a lot. Where **you** live tells us that you care about quality and you plan your future. Most folks can't afford to. You can. You're as likely to be female as male. You have a healthy contrarian streak. And you probably hate the idea of being lumped into a socio-economic category like "the '60s generation," "boomer," "yuppie," "thirty-something" and now, alas, "the overclass."

Nevertheless, the fact is that you are not alone in the highly discriminating choices you make. You may have a six-figure mortgage and mounting college loans for your kids. But by any and every measure, like it or not, **you're affluent**. So are your neighbors. Your plumage isn't identical, but you're still birds of a feather. For example, I'd lay odds that most people in your community have both a passport and a home computer. (Only a tiny fraction of American families do.)

You probably think a great deal about your own personal nest egg, that incubating something — if only a good idea — which will eventually hatch, making all your effort and worry worthwhile. So do the 2.4 million other suburban households who receive Nest Egg.

We realize you live at a frenetic pace. Your time, like your money, is a precious asset. That's why Nest Egg is designed to be a quick but informative read. If we can deliver just one good idea in each issue or motivate you to make one more smart move to secure your financial future, we'd be absolutely delighted.

So we'll make you a deal. Just for the asking, we'll send you a **free**, in-depth profile of your neighborhood. It's not about you, of course. It's about them — your immediate neighbors. It describes everything from the TV shows they tend to watch to the magazines they buy to the kinds of cars they're likely to drive. The only hitch is that you send me a self-addressed, postage-paid #10 envelope so that we can rush you the profile by return mail.

If nothing else, you can use it to plot your own quiet rebellion against the demographers of the Information Age. In turn, that may hasten the dawning of the age that was sung about when everybody had really long hair — or any hair at all.

Hope to hear from you soon.

Rich Norris

Richard Norris,
Publisher

SEND TO: NEIGHBORHOOD PROFILES • c/o Nest Egg • 2 World Trade Center, 18th Floor • New York, NY 10048

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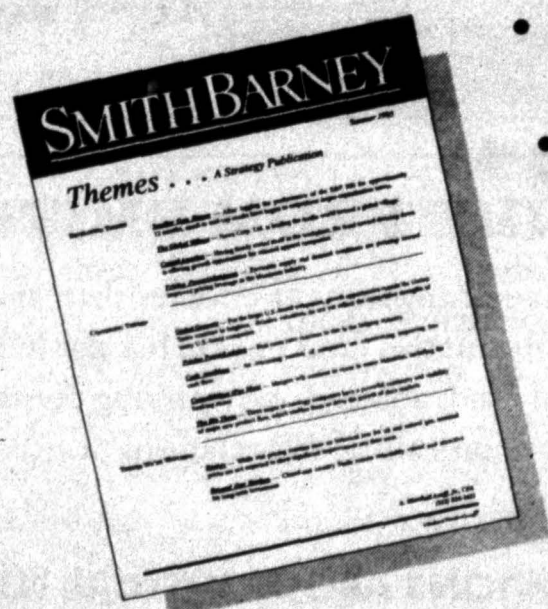
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- Which ones do we believe will continue to develop?
- What 11 key trends look good for the future?
- What specific companies do we recommend?

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FAST TRACK

SPEED READING FOR BUSY PEOPLE

BEAM ME UP, SCOTTY

Sorry, we can't point you to any small firms that have worked out the physics of tele-
portation. But now that we have your atten-
tion, we do know of several opportunities in
telecommunications.

While Wall Street focuses on the impli-
cations of telecommunications deregulation
and the melding of computers, media, and
telephones, the race to supply developing
countries with phone service is reaching an
intergalactic pace. Our long-time small-cap
favorite — STM Wireless, Inc. (STMI —
20 1/2) — has run from the low single digits
to its current highs. This is three times 1995
revenues. Now the opportunity continues, we
just have to pick the winners.

Surveying the equipment suppliers to over-
seas markets, Datron Systems, Inc. stands out
as a distinctive value. Selling at just nine times
this year's earnings (March, 1996), the com-
pany is almost overwhelmed with new busi-
ness opportunities. The growth comes from
major interest and foreign orders for remote
satellite sensing stations that turn spy satellite
data into commercial intelligence, and anten-
na systems for DBS television programs aboard
commercial airliners — a luxury Delta Airlines
wants for the 1996 Olympics. At a market mul-
tiple (16 times), the stock should see \$23.

SSE Telecom is another analyst favorite.
Several factors have propelled wireless com-
munications growth, including technological
advances, deregulation, and the cost-savings of
satellite-based communications networks. SSE
Telecom produces components for these sys-
tems. They seem to be in a great position, since
system integrators are fighting over market
share, but are still stuck buying quality com-
ponents from SSET. At 8 1/4, the shares are
selling at only 20 times this year's estimate
(September fiscal), and we look for \$0.60 for
1996's per share net. As it blips on Wall Street's
screens, a 30-multiple or \$18 target price is
possible within 18 months.

*Prepared by The Red Chip Review, a research
publication based in Portland, OR, that analyzes
small-cap companies. For more information, call
1-800-RED-CHIP and mention Nest Egg.*

DALLAS-FT. WORTH MOST AFFORDABLE HOUSING MARKET

According to the 1995 Study of Housing Costs recently released by E&Y Kenneth Leventhal
Real Estate Group, Dallas-Ft. Worth has become the nation's most affordable housing market.
This is the only national survey that monitors the cost of amenitized housing (a four-bedroom
home or two-bedroom luxury apartment) in relation to the local median household income. This
year, the study also showed that in half of the 74 markets surveyed, it is less expensive to own a
home than to rent on an after-tax basis.

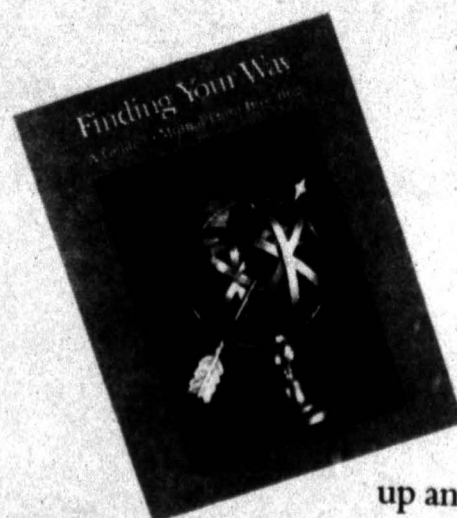
Most Affordable	Income %	1994	Least Affordable	Income %	1994
1. Dallas-Ft. Worth, TX	17.8%	14	74. San Francisco, CA	49.2%	69
2. Houston, TX	18.4%	1	73. Honolulu, HI	48.8%	70
3. Indianapolis, IN	19.6%	5	72. New York, NY	41.3%	67
4. Kansas City, MO	19.6%	2	71. Los Angeles, CA	40.7%	68
5. Oklahoma City, OK	19.6%	3	70. Oakland/East Bay, CA	34.7%	65
6. Richmond, VA	19.8%	25	69. San Diego, CA	33.4%	64
7. Louisville, KY	19.9%	26	68. Boston, MA	33.2%	66
8. Jacksonville, FL	20.3%	11	67. Tucson, AZ	31.0%	61
9. Central New Jersey	20.4%	4	66. Sarasota-Bradenton, FL	31.0%	63
10. St. Louis, MO	21.0%	6	65. San Jose, CA	30.7%	58

FREE MUTUAL GUIDE FROM SMITH BARNEY

Investors currently enjoy a wider range of investment choices than at any other time in his-
tory. Yet the increasing complexity of the mutual fund market has also led to widespread investor
confusion. Misperceptions about mutual funds abound, even among the savviest investors. These
misperceptions can cause investors to have unrealistic expectations or make inappropriate invest-
ment choices.

SEVEN COMMON MISPERCEPTIONS ABOUT MUTUAL FUNDS

1. An investor's return from a mutual fund depends only on how well the fund performs.
2. To make money in mutual funds, you have to "time" the market.
3. The best way to pick a mutual fund is its past performance record.
4. Investing in a mutual fund means that a portfolio is diversified.
5. No-load funds are better than those with sales charges.
6. The value of an investor's principal is constant in a bond fund.
7. Yield is the most important factor in choosing an income fund.



To explain the reality behind these misperceptions, and to clear
up any confusion you may have about mutual funds, Smith Barney is offer-
ing a free guide to mutual fund investing called *Finding Your Way*.

TO ORDER YOUR FREE COPY CALL 1-800-EARNS-IT, EXTENSION 80
(1-800-327-6748, EXT 80).

THE HIGH COST OF "PHONE TAG"

According to a survey sponsored by Northern Telecom, one of the world's leading telecommunications companies, American businesses are paying a high price for not being accessible. Employees spend an average of 302 hours per year listening to voice mail and responding to pages, costing businesses more than \$3 billion annually in lost time. Among the significant findings:

- An average of over 2 1/2 hours per day is spent away from the desk.
- People are unable to make contact over one-third of the time, despite a greater variety of communications tools in the workplace than ever before.
- 78% of those polled say that the inability to reach people when needed affects their job performance.

The survey, which was conducted by Opinion Research Corporation of Princeton, N.J., points out that the inability to make contact affects more than productivity. Business is being lost as well. Nearly half (45%) of the respondents sent work elsewhere when they couldn't easily reach their preferred vendors.

HOW TO CHOOSE A FINANCIAL PLANNER



Many people would welcome the idea of using a financial planner to help them sort out their finances. But actually choosing one raises a number of difficult questions. What do designations like CFP, ChFC, and CLU mean? How organized should your finances be when you go in? What questions will you be asked? More important, what questions should you ask?

To help you choose a financial planner wisely, the American Association of Retired Persons, in cooperation with the Federal Trade Commission, has put out a book called *Facts About Financial Planners*. It tells you what to expect from a financial planner, offers guidelines to help you make the right choice, provides a list of questions to ask in a preliminary interview, and explains various fee options. It also offers work sheets and tips on how to prepare a financial statement and a cash flow statement. And, oh yes, it explains what all those funny letters mean.

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Business Class

By William Hamilton



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Jumbos	5.13	4.84	4.96	5.05	5.52
CALIFORNIA					
Savings	2.50	4.43	5.00	5.08	5.58
Jumbos	3.05	5.05	5.37	5.41	5.99
PENNSYLVANIA					
Savings	3.89	4.06	4.50	4.85	5.35
Jumbos	4.82	5.20	5.19	5.25	5.70
TEXAS					
Savings	4.10	3.77	4.66	4.76	5.14
Jumbos	4.70	4.60	4.93	5.12	5.48
ILLINOIS					
Savings	3.92	5.15	5.27	5.30	5.78
Jumbos	4.54	5.61	5.63	5.65	5.99
MASSACHUSETTS					
Savings	3.86	3.79	5.03	5.24	5.39
Jumbos	4.23	5.32	5.37	5.32	5.88
OHIO					
Savings	3.89	4.63	4.88	5.05	5.70
Jumbos	3.97	5.33	5.26	5.11	6.13
FLORIDA					
Savings	2.50	3.50	4.38	4.85	5.25
Jumbos	2.93	4.63	5.13	5.35	5.63
NATIONAL AVG. YIELDS					
Savings	3.36	4.26	4.79	4.98	5.44
Jumbos	4.16	4.98	5.20	5.31	5.72
BROKERS AVG. YIELD					
	—	5.38	5.41	5.42	5.93
NATIONAL HIGH YIELD					
Savings	5.70	5.87	6.01	6.02	6.70
Jumbos	6.00	5.95	6.00	6.05	6.61

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SHOULD YOU REFINANCE YOUR MORTGAGE?



Refinancing can reduce your monthly mortgage payments and free up cash for investments or other uses. Or you can continue to pay the same monthly amount (but at a lower interest rate) and pay off the loan sooner. But refinancing costs can range from 2% to 5% of the total mortgage.

- ☐ The longer you own your home after refinancing the better the deal because you pay off the cost of refinancing and begin to save real money.
- ☐ The lower your refinancing costs, the better the deal. Shop around.
- ☐ Paying more points up front reduces your interest rate. The longer you're in your home, the better this strategy.
- ☐ The larger the loan, the less time it will take to break even since the savings will be greater in proportion to the fixed closing costs.
- ☐ In some states, only the home itself can be used as collateral in the event of a default. But if a mortgage is refinanced, the lender can look to all of your assets.
- ☐ If you have an adjustable rate mortgage (ARM) and you're thinking of refinancing with a new ARM that has a low first-year "teaser rate," it may only make sense if you save more in the first year than the cost of refinancing.
- ☐ If you refinance 100% on an ARM and interest rates later climb enough, you risk owing more when you sell than the house is worth.

From the Institute of Certified Financial Planners, a national association representing the top financial planners in the country.

On the House	
Here's how to figure the payback period for mortgage refinancing costs. (Existing mortgage: \$90,000, 30-year fixed, 9% refinanced at 7.25%.)	
Current monthly mortgage payment (principal and interest only)	\$725
Minus new monthly mortgage payment (principal and interest only)	-615
Monthly mortgage payment savings	\$110
Total refinancing cost (points, appraisal, title search, etc.)	\$3,000
Refinancing costs divided by monthly mortgage savings	\$3,000 / 110
Break-even point in months	27
This calculation assumes: • Fixed interest rate • Identical loan amounts • Identical payback schedules	
Source: The Institute of Certified Financial Planners	

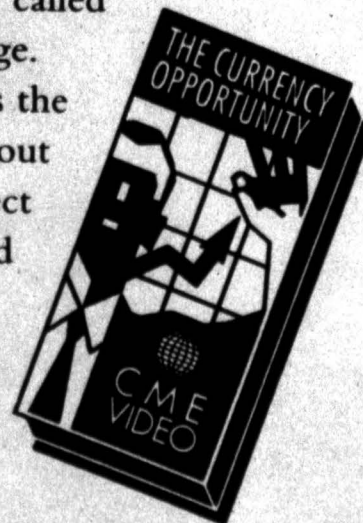
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DO YOU HAVE A YEN FOR CURRENCY TRADING?

Psst! Would you like to buy some Deutchemarks? How about some yen, pesos, or Swiss francs? Or maybe you've got some currency to sell.

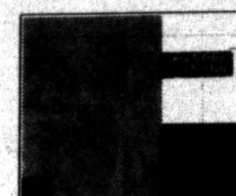
If you're like most people, you probably think that trading currency futures is too arcane for anyone but the gnomes of Zurich. But the Chicago Mercantile Exchange would like to convince you otherwise. To do so, the Merc has produced a video called *The Currency Opportunity*, which it's making available free of charge.

The video explains how the currency markets work and outlines the risks and rewards of trading currency futures. If you'd like to learn about currency trading, this video is a good place to start. But don't expect to become a currency trading expert overnight. And keep in mind that currency trading is not a good idea for conservative investors. Currency markets can be very volatile. But if you're willing to accept risk and understand that leverage can work for you or against you, you might find currency trading an agreeable alternative to buy-and-hold investing.



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FREE BOND FUND BROCHURE



To build wealth over time, you don't necessarily have to invest all your assets in stocks. An investment portfolio with stocks and bonds could provide returns that vary less year-to-year than an all-stock portfolio. And because bonds pay interest regularly, they're also a good choice for people who want to use their investment income now, rather than in the future.

"Bonds can help investors achieve many different financial goals, including diversification and risk reduction," says James S. Riepe, managing director of T. Rowe Price Investment Services. But because bonds are usually sold in large units, it can be difficult and expensive to create a diversified portfolio on your own. Bond funds eliminate the difficulty and high cost of creating a diversified bond portfolio.

If you'd like to learn more about bond funds, T. Rowe Price is offering a free guide called *How to Choose a Bond Fund*. The guide explains key concepts about fixed-income investments and shows you how to choose the appropriate bond fund for your portfolio depending on your goals and your risk tolerance.

To order your free copy of *How to Choose a Bond Fund*, call 1-800-541-8820.

Toll-Free Insurance Help Line

Got a question about disability insurance? Want to know how to insure a teenage driver without going into hock? Need to sort out the advantages of whole life vs. term insurance? Place a toll-free call to the National Insurance Consumer Helpline (NICH). The NICH has a trained staff and licensed agents to answer a wide range of questions. They can tell you how to choose an agent, a broker, or an insurance company — or even how to resolve a complaint. The Helpline operates from 8:00 AM to 8:00 PM, Eastern Time, Monday through Friday. **CALL 1-800-942-4242.**

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TARGETING ELITE COMMUNITIES

Have you ever wondered why you get catalogs from companies you've never heard of? Chances are, you've been targeted through a process called lifestyle segmentation, which is tied to your zip code. Your zip code can tell marketers how responsive you're likely to be to certain products and services. A manufacturer of snowblowers, for example, will find a more receptive audience in 60093 (Winnetka, Ill.) than in 92037 (La Jolla, Calif.). Similarly, a maker of luxury cars would like to reach buyers in 06830 (Greenwich, Conn.), where there are over 600 households with incomes over \$500,000 per year, and in 90210 (Beverly Hills, Calif.), where there are more than 1,700 such households.

Claritas, Inc., a computer-based market research firm in Alexandria, Va., helps marketers reach their desired audiences by categorizing all U.S. zip codes as being one of 62 different "clusters." One of the most elite clusters is known as "Blue Blood Estates," where the median age is 46.5 and where servants, first class travel, and country club membership are commonplace. Listed below are the top 10 Blue Blood Estates ranked by median household income:

TOWN, STATE	INCOME	ZIP CODE
Techny, IL	\$234,000	60082
Kenilworth, IL	\$141,667	60043
Menlo Park, CA	\$131,422	94027
Glencoe, IL	\$127,346	60022
Diablo, CA	\$126,953	94528
Short Hills, NJ	\$126,832	07078
Rockville, MD	\$119,868	20854
Westbury, NY	\$119,628	11568
Lake Forest, IL	\$117,412	60045
Great Falls, VA	\$115,780	22066

Blue Blood Estates is a trademark of Claritas, Inc.

WHAT DOES YOUR NEIGHBORHOOD SAY ABOUT YOU?



We may not like to admit it, but where we live says a lot about who we are. In fact, just by looking at your zip code, demographers can tell what kind of car you're likely to buy, where you'll probably send your kids to school, and where you're apt to go on your vacation. And advertisers can tell whether you're more likely to shop at Saks or Kmart, buy foreign or domestic beer, and watch televised golf or wrestling.

If you're curious about what your community says about you, send away for our free, in-depth neighborhood profile. (See offer in Publisher's Letter on page two.) We'll tell you all about your neighbors — from what they like to wear to what they do in their spare time. And a whole lot more. It may surprise you, or it may confirm what you've known all along. Either way, it will make pretty interesting reading.

ATTENTION INTERNET SURFERS



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WHO'S BIGGER? WHO CARES?

Nasdaq, the electronic trading system run by the National Association of Securities Dealers (NASD) says that it's now bigger than the New York Stock Exchange (NYSE) in terms of trading volume. So far this year, Nasdaq's average daily volume is 372 million shares, placing it well ahead of the NYSE's 337 million.

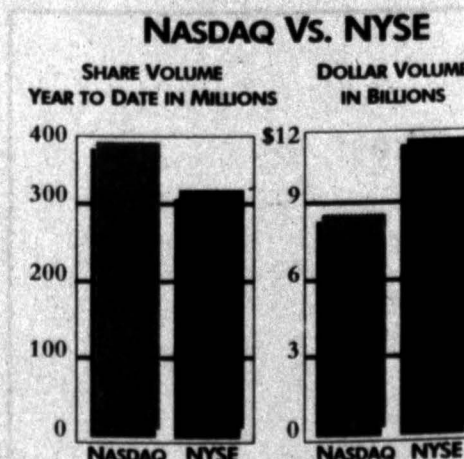
These figures are open to question, however, since Nasdaq's dealer-based structure means that the same stock can be traded twice or more among dealers in order to complete a single investor's order. Accordingly, many experts contend that Nasdaq's trading volume would have to be reduced by at least 50% to make an accurate comparison with the NYSE.

In terms of dollar volume — which is arguably a more important measurement — the NYSE is clearly ahead with an average dollar volume of \$11.5 billion per day compared to Nasdaq's \$8.4 billion.

While investors are likely to find the issue of who's bigger a great big yawn, it's not surprising that Nasdaq, which is reeling from government investigations and bad publicity, wants to improve its public image.

But as Gretchen Morgenson noted in *Worth* magazine ("Club Nasdaq, Stock Market or Clip Joint?" June, 1995), Nasdaq's image problems have nothing to do with its size relative to the NYSE. Morgenson is one of many critics who have taken the NASD to task for its insider-oriented practices and seeming unwillingness to police its members. Particularly troubling, Morgenson added is that "the Nasdaq system has consistently wide spreads, making it by far the most expensive exchange on which to buy and sell stocks."

It would be better for the public if Nasdaq were more concerned about giving investors a fair shake than about its own aggrandizement.

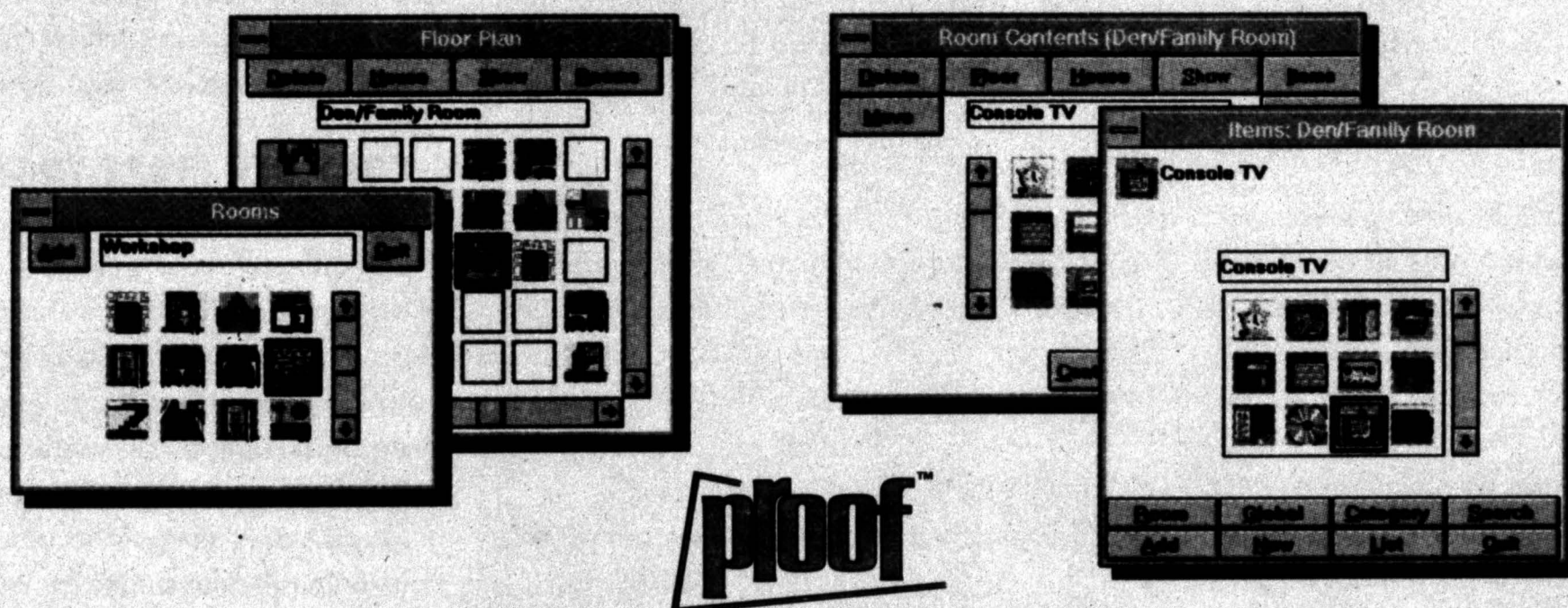


Sources: Nasdaq; NYSE

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NE509

WHAT KIND OF BROKER IS RIGHT FOR YOU?

Full-service, discount, or deep discount: A lot depends on your knowledge and your trading habits.



TWO decades after the Securities & Exchange Commission allowed brokers to slash their commissions in order to compete, discount brokers are everywhere. It's not just Charles Schwab & Co. anymore: From mutual fund companies like Fidelity Investments to deep discounters like Manhattan-based York Securities, you can trade securities for far less than traditional brokers charge, and you can usually do it whenever the mood strikes you.

Want even more convenience? Dial up online services like America Online, Prodigy, or Reuters Money Network to access PC Financial Network — a discount broker in cyberspace. "We can give you everything," says Stephen Killeen, marketing director of the Jersey City, NJ-based company, a unit of Wall Street's respected Pershing Division. "Everything except real estate partnerships," he adds with a laugh. Those expense-laden products have cost investors billions in losses — billions that customers of discounters didn't lose because discounters never offered them.

If real estate partnerships symbolize dashed hopes, they're also an emblem of the difference between full-service brokerage firms and discounters. The backbone of a full-service firm is the salesperson — once known as a broker, now often called a financial consultant. His or her livelihood depends on pushing product out the door, with less emphasis on stocks and bonds than on higher-commission products like partnerships (where up-front fees can mount to 25% of the investment) and the firm's own mutual funds, which carry a commission, or load, of 5% or more. They're akin to Savile Row tailors, who steer their clients toward something they think is suitable and know is lucrative.

At discounters, you pluck your suit off the rack and take it to the clerk, who can tell you where the blue ones are but not whether you'd look better in a tall. The prices are low, but you have to know what you want.

Today, discounters are branching out in new directions. Schwab is getting more like the Merrill

Lynches and Smith Barneys, offering research on companies and the economy. Deep discounters stress price, on funds as well as stocks and bonds. Online services — and Schwab and Fidelity Investments have them, as well as America Online — cut the tab a little more and bring Wall Street to your desktop.

"These days it all depends on the level of service you require," notes Ronald W. Rog, a financial planner in Centereach, NY. "The Schwabs, Quick & Reillys, and Jack Whites are very similar to the full-service brokerage houses. But if you just want to execute a trade at the lowest cost, the deep discount brokers are fine."

HOW OFTEN DO YOU TRADE?

For the typical buy-and-hold investor, it doesn't make much difference whether you invest with the most expensive full-service firm or the cheapest deep discounter. "Over time, your investment performance will swamp the transaction cost," notes John Markese, president of the American Association of Individual Investors, a Chicago organization that offers advice and information to small investors.

Consider the example of 500 shares of a \$15 high-tech stock called The Next Microsoft. According to Quick & Reilly's ad in a recent issue of Barron's, Merrill Lynch would charge you \$205.54 to buy this imaginary security, Schwab \$101.50, and Quick itself just \$77.75.

Let's say the stock quadruples over the next 10 years and you sell. Of your profits of \$22,500, the Quick commission on the original purchase amounts to 0.00345%, versus 0.00914% for Merrill — a few hundredths of a percentage point.

If you trade several times a month, however, savings on commission costs can mount rapidly, and then

the deep discounters shine. York Securities undercuts Quick by \$30.25 on the hypothetical trade above, meaning its commissions are less than half those of Schwab.

However, even York's president, David Corcoran, downplays his commission advantage. "I don't think commissions or taxes should ever be your determining factor when making investments," he says. "You should do business where you feel most comfortable and where people take the time to service your account."

CONSIDER MORE THAN PRICE

In general, all discounters trade stocks and bonds and offer at least some no-load mutual funds. The bigger ones, like Schwab, offer several hundred funds or more, but even York Securities offers 150. In some cases they charge a transaction fee for buying and selling funds, but in other cases they don't. Fidelity Investments, the hottest fund family, has an edge over its rivals because it can offer a host of its own funds with no fees, which the others cannot. Ditto T. Rowe Price Associates, a smaller fund company that established its own discount brokerage to keep fund customers in-house when they want to buy and sell stocks.

Like full-service rivals, discounters usually offer asset management accounts, where you earn market interest on balances and can write checks, though usually for a minimum of at least \$250. Most can sell you unit investment trusts, a quasi-fund created by brokerage firms, primarily for fixed-income investors. They offer IRA and Keogh plans, and sometimes the annual fees are much lower than at full-service shops.

When it comes to more exotic investment products and services, however, discounters vary. At Schwab, where most of the customers are from Main Street, you can't trade futures and options. At York, whose bare-bones commissions lure professional Wall Street traders, futures and options are a staple.

So don't base your choice on price alone but on the availability of products and services you want. Indeed, price can be deceiving in some instances. A few discount firms advertise that they don't charge commissions on stocks and bonds, but you can be sure they're getting paid something



by somebody. Nobody's in business to do you a favor. Similarly, mutual funds sold without a transaction fee often charge an annual marketing fee, called 12(b)1, which over a period of years could exceed an up-front commission.

GOING ONLINE

Investors who want even more power over their portfolios can subscribe to any of a variety of services that bring Wall Street to their personal computer. These include PC Financial Network, Schwab's StreetSmart service, and Fidelity's Fidelity On-line Xpress, or FOX.

With these services you can get research from companies like Dow Jones and Standard & Poor's and daily price quotes for stocks and mutual funds. You can even get mutual fund analyses from Morningstar Inc., the Chicago funds specialists. Or you can use them to monitor and analyze your entire investment portfolio. When you update price quotes, for example, most such software automatically revalues all of your holdings and reports how much you're ahead — or behind.

Online investing is usually cheaper than dealing with top-line discounters — although both Schwab and Fidelity offer 10% discounts to users of their software — but pricier than plans offered by deep discounters. Also, the software is designed to prevent you from making erroneous trades, and sometimes a human being even backstops the computers. Recently an executive in San Francisco placed an order on StreetSmart to short a stock — that is, to borrow shares and sell them, anticipating a decline in price — and was promptly called by a Schwab broker. "He wanted to be sure I knew what I was doing," says the investor, who declined to be identified.

If discounters are at a disadvantage to a good full-service broker or certified financial planner, it is this: A broker might not protect you from speculating with your life savings, but a discounter definitely will not.

With a discounter, therefore, you have to take responsibility for analyzing your investment goals, creating a plan to achieve them, and building a diversified portfolio to reach those goals with the least possible risk. But if you have the discipline, take the discount. In fact, shop for it. The choices have never been greater.

Timothy Middleton is a regular contributor to Individual Investor, Newsday, and Worth. He is also the host of a weekly business radio program on WCBS in New York City.



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TOO BUSY FOR FINANCIAL PLANNING?

THINK AGAIN!



DO YOU FEEL guilty whenever you see an article about financial planning? Do you save stories on college funding or retirement planning but never get around to reading them? If you're like most people, you've got the right intentions. What you don't have is time.

So we asked financial planners around the country for some low-maintenance financial planning suggestions for busy people. They helped us put together eight tips that can give you a more stable and rewarding financial profile without requiring a great deal of your time.

START WITH THE BASICS

To begin, let's make a concession to reality. You can't manage your money well without devoting some time to it. That means you've got to cover a few fundamentals, which you can do at your leisure over the next few weeks in three orderly steps.

First, set goals. Decide what you want out of life and figure out how much you'll need to finance it, whether it's a college education for your children, a vacation home, or a comfortable retirement. "With the plethora of financial products out there and the number of people who want your money, nothing will fall into place unless you have a clear idea of what you want to achieve," advises Charles Cohn, an insurance and financial planner in New York City.

Second, develop a budget. That's not as hard as you might think. Simply review your checkbook for the past few months, track your cash expenditures for a few weeks, and then write down how much money you're bringing in and how you're spending it. If you don't like what you see, make some adjustments. Now you've got a budget.

Third, protect what you have. Make sure you're adequately covered by life, health, disability, and liability insurance. If you're in your fifties

or older, you may also want to consider a long-term care policy. Finally, take steps to make sure that if you die suddenly the bulk of your estate goes to your heirs and not to the government. Draft a will. If you've got a substantial estate ask your attorney what other legal documents you'll need.

Now you're ready for our eight shortcuts to managing your personal finances. If you're not sure you can handle the basics on your own, just avail yourself of time-saving tip number one.

1. HIRE A FINANCIAL PLANNER

Most people think nothing of hiring plumbers or electricians to do home repairs. So why not hire someone to help you put your financial house in order? Once you and your planner have covered the fundamentals, you can check in with him or her whenever the two of you think necessary —

perhaps two or three times during the first year, and once a year thereafter. In between visits, you can practice our other time-saving money-management tips. (See "How to Choose a Financial Planner" on page 5.)

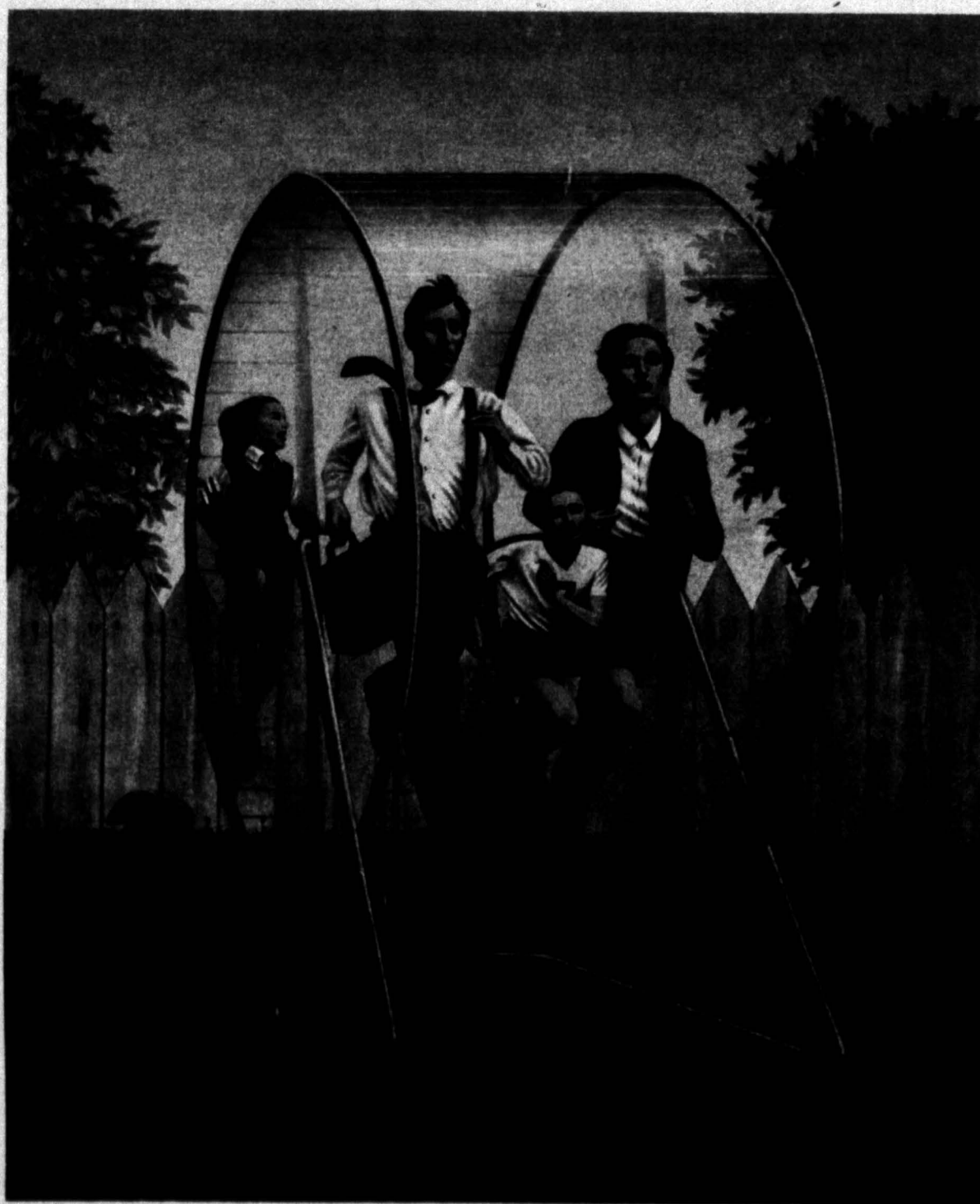
2. USE FINANCIAL SOFTWARE

There are several personal finance software programs that can help you manage your money in a variety of ways — Quicken and Microsoft Money are two of the most popular — from downloading stock quotes to tracking your monthly budget and balancing your checkbook, all in a fraction of the time it would take to do it manually. Best of all, such software is relatively cheap: Quicken and Microsoft Money each retail for about \$50. L. Edward O'Hara, a certified financial planner and owner of Capital Asset Management Services in Silver Spring, MD, notes that many no-load mutual fund companies also offer free or inexpensive software for retirement planning.

3. AUTOMATE EVERYTHING YOU CAN

Whether you're making deposits into your savings account, contributing to a 401(k) retirement savings plan, or paying your mortgage, you'll save time by making the process automatic. Most brokerages and mutual fund companies are happy to set up automatic transfers into your investment accounts, both for taxable accounts aimed at helping you achieve short-term goals and retirement accounts that you don't plan to tap for many years.

Systematic savings plans not only save time, they also eliminate the emotional aspect of investing, observes Catherine Friend White, president of Financial Architects, an investment firm in Lexington, MA. White adds that people often let their short-term fears or fantasies about the financial markets obscure their long-term investment objectives.



When that happens, they end up trying to time the market by predicting its tops and bottoms — and generally failing miserably.

An automatic investment program in which you deposit the same amount of money into your account at fixed intervals also ensures that you'll buy relatively more mutual fund shares, stocks, or bonds when prices are low, and relatively fewer when prices are high, a proven investment strategy known as dollar-cost averaging. Paying bills via an automatic withdrawal program can also improve your bottom line since many banks offer lower interest rates on mortgages and other loans that are paid automatically.

"Save something for yourself first," says Dana Sipple, a CPA and certified financial planner with Sullivan, Bruyett, Speros & Blayney in McLean, VA, "and you'll be on the right track."

4. TEND TO YOUR BUDGET REGULARLY

Set aside a specific time each week or month to pay bills and update your budget. And don't be afraid to make it pleasant. "Think of Monday nights as the time you'll spend half an hour working with your books and watching *Murphy Brown*," suggests Kathryn Ioannides, assistant director of academic programs and courses for the National Endowment for Financial Education, a nonprofit organization. The key, she stresses, is to make a regular date with yourself and to keep it.

5. CONSOLIDATE YOUR ACCOUNTS

Offered by most brokerage firms and many banks, cash management accounts, or CMAs, are an easy way to simplify your finances if you can meet the minimum deposit requirements for opening one. Those minimums can range from \$5,000 at Charles Schwab & Co. to \$20,000 at Merrill Lynch, to name just two of the bigger players. A CMA program can consolidate your checking, savings, investment, margin, credit card, and debit card accounts under one master account, all covered by a single monthly statement. They can also earn money for you in two ways. First, you can set up your CMA to sweep dividends and other income into a money market account until you direct that the funds be moved elsewhere. Second, you can effectively borrow money on your CMA margin account by overdrafting your debit card at rates lower than most credit card companies charge.

"For busy people with a checking account here, a savings account there, a brokerage account in one place, and a credit card somewhere else, having all those different accounts together on one statement can be very beneficial," says Tom Lancaster, a registered investment advisor with Royal Alliance Associates in Lake Forest, CA.

6. USE PROVEN RULES OF THUMB

Confused about how much life insurance to buy, how much mortgage you can afford, or how much money you'll need to retire? The best solution is to use rules of thumb that have been developed over the years because they make sense for most people most of the time. Just don't be afraid to tweak them slightly to make sure they fit your circumstances.

Financial rules of thumb are widely available in books and magazines on personal finance and from insurers, investment companies, and banks. Some examples: A parent who is the family's sole wage earner should carry life insurance equal to about seven or eight times his or her gross annual income. Your "rainy day" savings account should be about three to six times your monthly net income. Your mortgage shouldn't consume more than 28% of your gross income. And your retirement income will have to equal about 75% of your current income after adjusting for inflation.

7. THINK LONG TERM

Are you saving for your retirement 25 years away? Then don't check the financial pages of your newspaper every day to find out what your mutual fund is doing. Checking once a week, once a month, even once a quarter, should be fine — and it will save you a lot of time.

8. MINIMIZE YOUR NUMBER OF MUTUAL FUNDS

If you have too many different mutual funds in your portfolio, managing your finances could be more difficult and time-consuming than necessary. You've got to keep track of every taxable transaction in every one of those mutual funds. About half a dozen funds should achieve adequate diversification for all but the wealthiest investors, say those with more than \$1 million in their accounts. And even for them, six funds may be adequate. Investors with portfolios of \$50,000 or less can almost certainly make do with fewer funds.

"If you have 15 funds scattered across seven or eight mutual fund families," Lancaster says, "the paperwork gets ridiculous." Lancaster directs all of the money gifted to his young sons by grandparents and other relatives into just one globally diversified mutual fund.

There you have it — eight guaranteed ways to simplify your finances and make them less time-consuming. So stop worrying about what you didn't do to manage your money wisely yesterday, and start feeling good about what you're going to do today.

Randy Myers is contributing editor of Nation's Business and Individual Investor based in Dover, PA.



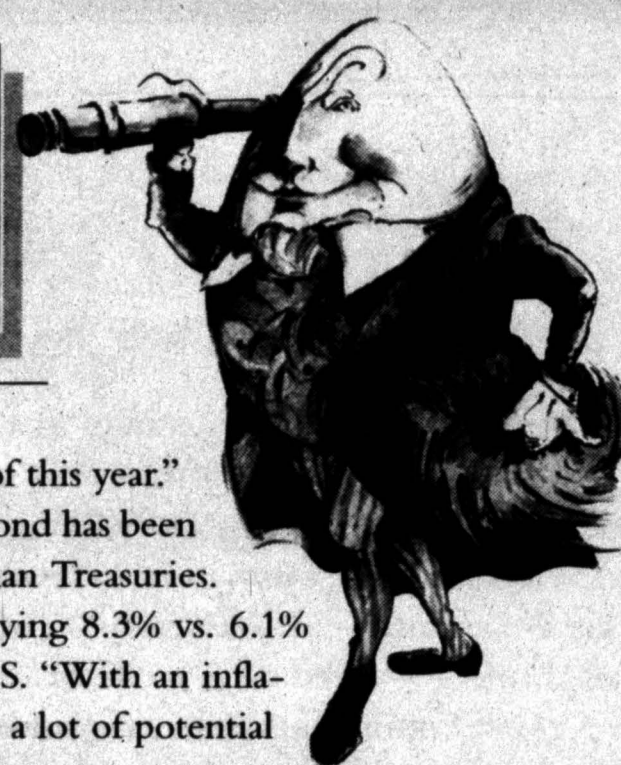
TEST YOUR FINANCIAL IQ

Are you a financial genius or could you use some help? Mark each of the following statements with a T for true or an F for false and check your answers on page 16.

1. Paying extra principal on your mortgage each month is always the fastest way to pay off your house.
2. Life insurance is important, but statistics show that disability insurance is just as important — and perhaps more so — for working people.
3. If you have no money left over at the end of each month, there's no point in trying to fund a savings account. Just concentrate on paying your bills.
4. If you make the minimum payment on your credit card each month and don't make any new purchases with the card, your balance will be paid off in one year.
5. A taxpayer in the 28% Federal tax bracket would probably earn more after taxes from a municipal bond yielding 4.9% than from a corporate bond yielding 5.8%.
6. The gift tax annual exclusion allows you to give up to \$10,000 a year to as many people as you want without incurring any gift tax.
7. An annual inflation rate of 4% (a commonly used projection) will lower the purchasing power of your retirement nest egg, but not enough to impact your lifestyle.
8. To make the most of your retirement nest egg, you should always put the maximum amount allowable by law into your tax-deferred retirement account each year.
9. Although they're less volatile, government bonds are not necessarily a safer investment than stocks.
10. Once you retire, you can count on being in a lower tax bracket.

ILLUSTRATION BY DAVE NELSON

FUNDWATCH



HOW BOND FUNDS REDUCE RISK



For the past two years, diversification in the bond market hasn't been of much help. Last year virtually everything went down. This year virtually everything has gone up. But now, as bonds enter an area of mixed signals, fund managers are reminding investors that having a diversified bond portfolio normally reduces risk significantly.

Figures compiled by Colonial Strategic Income Fund of the three main markets — U.S. government, high-yield, and foreign bonds — show that one or another of them has declined in six of the past 15 years. While equity investors recognize that down years will come, the shock of them is often enough to take conservative bondholders out of the market entirely, as this year's bond fund sales confirm.

The figures also show, however, that anyone invested equally in all three markets would have made money in every year except 1994, which was one of the worst bond markets in this century. In each of the other years, either all three bond categories were positive or two winners outweighed the one loser.

Not long ago it was too inconvenient for small investors to diversify that widely. Now one investment — in funds with flexible portfolios — can do it for them. "Now is the ideal time," says Neil Powers, comanager of Putnam Diversified Income Trust. His fund, like others of its type, invests in all three markets, generally varying the proportions as conditions change.

"There is a lot of disagreement about whether the [U.S.] economy will slow markedly, just a little, or start to expand again," notes Carl Ericson, manager of Colonial Strategic Income Fund. "There is no consensus about the global economy either."

"At times like this, it's prudent to be in a fund with a presence in all the main markets," adds Fred Cavanagh, who manages John Hancock Strategic Income Fund.

A weakening U.S. economy would likely cause interest rates on government bonds to fall the most, adding to the high returns they have already achieved this year. A surging economy is usually better for high-yields because it strengthens the companies that issue them and reduces the risk that they will have difficulty making interest payments to bondholders. Foreign bonds follow the cycles of their own economies, usually rising as interest rates fall in weak periods and falling during periods of expansion.

This may be simple economic theory, but calculations by the Putnam fund show how it has worked out in practice. In the last 10 years, there was only a 40% correlation between U.S. government bonds and foreign government bonds. The correlation between U.S. governments and U.S. high-yields was even lower, 31%. For high-yields and foreign bonds, there was essentially no correlation at all, a negative 0.81%.

At present, these three funds have fairly sizable portions of their assets in all three markets, reflecting the absence of any clear leader. All three have increased their holdings in high-yields, however, because earlier fears of recession — now easing — made these bonds cheaper relative to Treasuries. While these bonds are usually in industries that should weather any downturn, they are still paying four or five points above Treasuries.

All have also added foreign bonds. "Real yields, the margin of yields over inflation, are very attractive in some European countries," says Powers. "In addition, they may be in the first stages of a period of declining rates, just as

the U.S. was at the beginning of this year."

Recently, Germany's 10-year bond has been paying .70 basis points more than Treasuries. Danish bonds were recently paying 8.3% vs. 6.1% for comparable bonds in the U.S. "With an inflation rate of only 2%, that offers a lot of potential for a reduction," says Ericson.

Hancock's Cavanagh sees good possibilities further afield. He has put 5% of his portfolio into developing countries, including Mexico, Argentina, and Brazil. "Last year's debacle scared off a lot of buyers," he says. "So we've been able to buy bonds at deep, deep discounts, in some cases paying only 40 cents on the dollar." But the funds don't make big bets on particular markets. "The goal of this type of fund is to deliver a good income in all phases of the interest rate cycle while preserving capital," says Ericson. "You don't see it going up 10 cents a share because Alan Greenspan cuts interest rates. But you don't see it losing 10 cents a share either if the latest inflation figures look bad."

MID-CAP COMPANIES POISED TO REBOUND



Mid-sized companies, more dynamic than the giants and less mercurial than the minnows, are traditionally one of the best risk adjusted segments of the stock market. Last year, however, they underperformed both large and small companies.

But Jennifer Silver, portfolio manager of Putnam Vista Funds expects them to rebound. "Mid-cap stocks have fallen behind the other two sectors in only seven of the last 70 years, and never two years in a row," she says. "Their prices are pretty attractive right now. We think they're poised to turn around."

The average mid-cap company has assets of \$2 billion, one-tenth the size of its S&P counterpart. Typically, mid-cap stocks grow much faster than mature corporations. Earnings of those in the Vista portfolio have grown three times as fast as the S&P 500 over the past five years. But unlike many small companies, they have also been tested under a variety of economic conditions, their product line has proved itself over the years, and they have brought in professional management teams.

One of Silver's favorite companies is American Medical Response, an ambulance service. It is benefiting from today's shorter hospital stays by providing transportation for patients being moved between less-intensive care facilities. It is also a leader in its subsector and, with access to capital, is busily buying up similar companies. "With a steadily increasing market share, it is now approaching the critical mass where quantum leaps become possible," Silver says.

Teva Pharmaceuticals, another large holding, is an Israeli company that has recently been given approvals to sell generic drugs in this country. A third holding, Teradyne, a company that makes test equipment for semiconductors, leads its niche in this dynamically growing industry. While it primarily serves the U.S. market at present, it has good prospects for global expansion.

From Reg Green's Mutual Fund News Service, Bodega Bay, CA.



The three billion dollar man. His life story reads like a piece of pulp fiction. Man grows up as math whiz on Chicago's tough South Side. Man masters computer. Man builds world's largest database software company, *Oracle*. Man drives business to billion dollar growth. Business hits wall. Man breaks neck bodysurfing in Hawaii. Man nurses both body and business back to health. Man emerges as major player in the biggest venture of all: The race to rule the world's information superhighway. *Stay tuned.* **Larry Ellison started reading Forbes as a computer programmer in 1972.**

Forbes
CAPITALIST TOOL



TEST YOUR FINANCIAL IQ

Continued from page 13

1. FALSE

Suppose you take out a 30-year mortgage at 8% and pay an extra \$200 on the principal each month for the first 10 years of that mortgage. You'll have reduced your principal balance by \$24,000. But suppose you put that \$200 a month into a growth-stock mutual fund earning 10% a year — about what common stocks on average have returned since 1926. Your fund will have grown to \$40,969 at the end of 10 years. Even after subtracting capital gains taxes at the current maximum rate of 28%, you'd be left with \$36,217.68 that you could use to pay down your principal — or \$12,217.68 more than you'd have paid down by putting that extra \$200 a month directly against your mortgage (ignoring any state tax consequences). Of course, you would have assumed more risk, too, since your mutual fund may not have gone up 10%. But many prudent investors would consider that a risk worth taking.

2. TRUE

During your working years, you are seven times more likely to be disabled for at least 90 days than you are to die before age 65, according to the National Endowment for Financial Education, which also notes that half of all mortgage foreclosures occur because a worker in the family becomes disabled.

3. FALSE

People who carefully track their cash expenditures for several weeks often find that they can save money by cutting back on their discretionary spending — without radically changing their lifestyles — and thereby fund a savings program.

4. FALSE

First, recognize that the higher your credit card balance, the bigger the finance charge your credit card company earns each month. Not surprisingly, most credit card companies make minimum payments temptingly low. Unfortunately, that means that nearly 50% of your minimum monthly payment may be eaten up by finance charges. Author Mary Hunt has calculated that by paying the minimum monthly payment on a \$2,000 credit card balance carrying an interest rate of 19.8%, it could take you nearly 10 years (116 months) to pay off the debt in full.

5. TRUE

The yield of the municipal bond is tax-free, while the after-tax return of the corporate bond would be 4.2%.

6. TRUE

This is probably one of the best ways to reduce the size of your taxable estate. And married couples can double this exclusion. If your spouse joins in making the gift by consenting on a gift tax return, you can give up to \$20,000 each year to as many people as you like without paying a gift tax.

7. FALSE

If you put \$100,000 into an investment earning 8% a year, it would grow to \$466,095.71 in 20 years. However, an annual inflation rate of 4% would reduce the purchasing power of that nest egg to \$212,720 in today's dollars. In saving for retirement, you must take the effect of inflation into account.

8. FALSE

High earners who have contributed to their retirement plans for many years may need to slow down or stop their contributions altogether. Why? They must pay a 15% excise tax — in addition to normal income taxes — on distributions from all tax-deferred retirement accounts that exceed prescribed limits (\$150,000 in a single year or \$750,000 in a lump sum).

9. TRUE

Government bonds assure you of getting your principal back, but you run the risk of losing to inflation. In fact, government bonds failed to keep pace with inflation for the four decades beginning with the 1940s and ending with the 1970s. If you're investing for the long term, you can realize a much greater return on your investment from stocks than from government bonds.

10. FALSE

Once you retire, you may be in a lower tax bracket, but you can't count on it. Keep in mind that your pension will be fully taxable and up to 85% of your Social Security benefits will be taxable as well. Moreover, in retirement, you're unlikely to have the kind of tax deductions for mortgage interest and business expenses that you formerly enjoyed. In short, you can't be sure of a lower tax rate. It might even go up.

EVALUATING YOUR SCORE

8-10 correct: You've got a pretty good grasp of financial planning concepts and could probably handle all your financial planning chores without any help — if you've got the time.

6-7 correct: Financially speaking, you're no Einstein, but you still show above average knowledge. Taking the time to do a little research and focusing clearly on your goals should help you achieve your objectives. And consulting a financial planner wouldn't hurt.

5 or less correct: You've got a lot to learn, but all is not lost. The fact that you read the cover story and took the quiz indicates that your heart is in the right place. You might want to check out our Fast Track section to learn how you can get information on financial planners.

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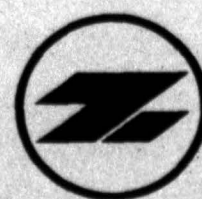
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SMART MOVES

GETTING GOING

BY JONATHAN CLEMENTS

RETIREMENT SAVINGS PLAN IN PLACE? MAYBE IT'S TIME TO DOUBLE-CHECK



Garbage in, garbage out.

If you've got some computer power and some curiosity, it's easy to calculate how much you need to save for retirement, thanks to the proliferation of personal-finance software.

Trouble is, these calculations are only as good as the numbers you plug in. The danger: You make dubious assumptions and thus end up saving far too much — or far too little.

Imagine, for instance, that you're a 30-year-old who's decided to get serious about retirement. You commit to socking away \$4,000 every year and, because you plan to invest heavily in stocks, you reckon your investments will earn 10% annually.

According to *Managing Your Money*, the popular personal finance program from MECA Software in Fairfield, Conn., you will have almost \$1.1 million at age 65. Fat city? Maybe not.

■ WILL YOU REALLY EARN DOUBLE-DIGIT RETURNS?

It's doubtful. The 10% number has become popular because that's the total return since the end of 1925 for the Standard & Poor's 500-stock index, as measured by Chicago researchers Ibbotson Associates.

Raw stock market returns could easily be higher or lower, though I suspect the long-run average won't stray too far from 10%. More importantly, however, the index returns don't reflect costs, like mutual fund annual expenses and brokerage commissions.

In addition, if you use the 10% a year number, you're presuming you'll invest everything in stocks. But most investors, including the folks who run stock-mutual funds, keep some of their money in bonds and cash, which hurts long-run performance.

"You've got to be realistic," says Jonathan Pond, an author and financial planner in Watertown,

Mass. "You're probably not going to keep up with the averages, because of transaction costs."

So maybe 10% a year is unlikely. How about 8% instead? At that rate, your \$4,000-a-year savings habit will yield some \$690,000 at age 65, according to *Managing Your Money*. That's a lot less than \$1.1 million, but it's nothing to sniff at.

■ WHAT ABOUT INFLATION?

Unfortunately, because of the upward creep in consumer prices, \$690,000 in 35 years isn't going to buy what it buys today. Suppose inflation runs at 3% a year. By the time you reach 65, your \$690,000 will have the purchasing power of just \$245,000.

Getting nervous? The news isn't all bad. Inflation may boost the cost of living, but it'll also boost your salary — and thus your ability to save. Let's say you increase the amount you invest each year along with the 3% inflation rate. At age 65, you'll have the equivalent of \$340,000 in today's dollars.

If you manage to retire with that much in your pocket, you'll be doing a lot better than most folks, especially if you receive full Social Security benefits and maybe also a company pension. Sit back and relax? It's not over yet.

■ WHAT IF YOU LIVE A LONG TIME?

At age 65, you can expect to live another 20 years, according to the actuarial tables. On that basis, *Managing Your Money* suggests you could spend over \$23,000 a year, figured in today's dollars and supposing your money earns 6% annually after you retire. This also assumes you'll run out of money when the actuarial table suggests you'll run out of breath.

Bad assumption, says Harold Evensky an investment adviser in Coral Gables, Fla. "If you plan based on those actuarial tables, you're taking a 50% chance that you'll outlive your money."

In other words, while half of all 65-year-olds will die before they turn 85, half will die after. So what should you do? At a minimum, Mr. Evensky suggests planning as though you'll live longer than 70% of all 65-year-olds. That means figuring you'll live until 89 if you're a man and 93 if you're a woman.

Let's err on the side of caution and assume you'll live until 93. That means your \$340,000 will give you some \$18,500 in annual retirement income. Not bad, but it sure isn't fat city.

■ WHAT ABOUT TAXES?

By using individual retirement accounts and 401(k) plans, you may be able to stash away money without worrying about Uncle Sam. But once you start pulling cash out, the bills come due. What will the tax rates be? Your guess is as good as mine.

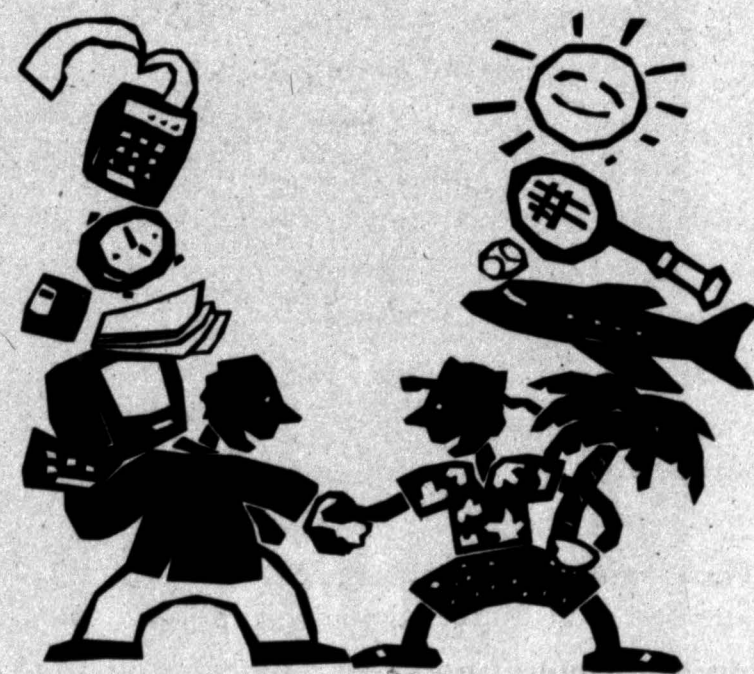
Sound like it's tough to save enough for retire-

ment? You better believe it. But if you're serious about retirement planning, you might as well take your dose of realism now, because the taste sure doesn't get any better.

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TRAVEL

BY BOB ORTEGA



SWAP THE SWEAT OF YOUR BROW FOR A SUITE RIGHT ON THE BEACH

John Merlesena recently took his wife and children on a five-week vacation to Florida, without paying a dime for his hotel. Or his meals. Or his limo to the airport.

Instead, he swapped.

A Boston landscaper, Mr. Merlesena performed jobs for other companies and professionals who belong to a local barter network. Those jobs earned him thousands of dollars in barter credits that he traded for most of his Florida trip.

"My vacation would have cost me twelve grand — there's no way I could have done it paying cash," Mr. Merlesena says.

Thousands of business owners and professionals are discovering what may be the ultimate in discount travel: bartering. They swap their goods or services for trips to Disneyland, ski holidays in Aspen, hot-air balloon rides over the Napa Valley or package vacations in Paris. Last year alone, this little-noticed pocket of deal making accounted for more than \$2 billion in travel — about 20% of total barter activity, according to the International Reciprocal Trade Association.

Long seen as an underground business method,

bartering took off after the Internal Revenue Service, in 1982, recognized it as legitimate trade, so long as "barter dollars" are treated the same as real dollars for tax purposes. Users of barter pay cash for sales tax and tips.

The barter system is ideal for hotels and airlines because of excess capacity. While a professional such as Mr. Merlesena must perform actual work for bartered goods and services, hotels and airlines can offer at little extra effort rooms and seats that probably would have gone empty anyway. Consequently, almost every major airline and hotel company, including the Ritz-Carlton and Marriott chains, uses barter. Bob Pritikin, owner of the Mansions Hotel in San Francisco, says he has bartered for plumbing, electrical work, laundry, carpet cleaning, even \$10,000 in home-delivered pizzas.

"Hotel occupancy levels nationwide aren't more than 65% or 70%," says Lance Lundberg, president of Icon International Inc., a New York barter service that works mostly for large corporate clients such as AT&T. "There's a huge amount of excess capacity."

Businesses enter the barter system by signing up with a barter network or broker. There are more than 400 such services in the country, many listed in the Yellow Pages under "Barter and Trade Exchanges." Some charge a fee to join; others simply add a commission of 10% to 12% to each transaction. The largest, such as ITEX Corp. of Portland, Ore., have more than 20,000 businesses as members.

For each service or product that they provide through the network, members receive credits that pile up in a sort of savings account. They can use those credits to buy the goods and services of any other member of their network or perhaps other networks, through reciprocal agreements.

There are also private trades. These account for the bulk of bartered airline tickets — although don't bother asking airlines about it. "We regard that as proprietary information," says a spokesman for UAL Corp.'s United Airlines.

"Every airline will trade large blocks of excess seats for something they'd otherwise have to pay cash for," says Bob Rosenstiel, a barter broker in Chicago who says he is currently negotiating a \$3 million swap between an airline and a California winery that supplies red wine served in flight. The winery, Mr. Rosenstiel says, will probably turn around and barter smaller blocks of seats for goods it needs, and the seats will trickle into the national barter system.

Barter operates on two levels. Smaller businesses usually sell and buy services at the full retail price, with occasional restrictions on when credits can be used.

Big customers get better deals. When it comes to hotels, "I can't sell AT&T rooms at the [standard full] rate," says Mr. Lundberg, the broker. But his volume gives him the leverage to win lower rates. "We do \$9 million in barter a year with one hotel chain alone," he says.

Even at full retail, smaller businesses see benefits. "I'm sending my accountant to Las Vegas for a week instead of paying him," says Gary Berger, a Chicago florist. "It's a thousand barter dollars — but it only costs me about 50 cents to generate each barter dollar."

Barter has its limitations. Bob Kaufman, vice president of Apple Vacations Inc., a Chicago wholesaler of charter vacation packages, contends that the radio ads he has swapped for would have run at more-premium times — instead of the middle of the night — if he had paid cash. "Cash is still king," he says.

Setting limits counts, too. "You've got to be able financially to do labor without getting cash," notes Mr. Merlesena, the Boston landscaper. Still, after his recent trip to Florida, he is already working toward another vacation. "A couple of weeks skiing in Vermont might be fun," he says.

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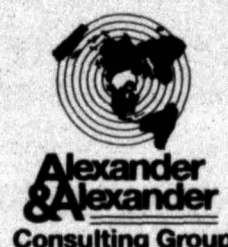
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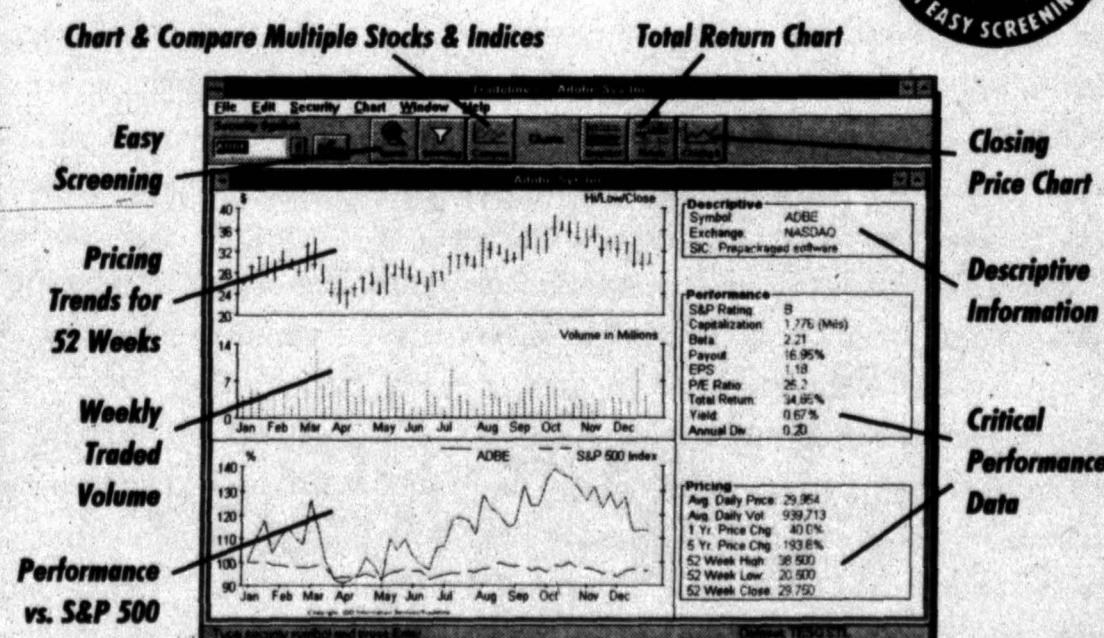
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POWER TOOLS FOR PERSONAL INVESTORS

EDUCATION

BY NEELA BANNERJEE

DEMOGRAPHICS: HOW BROTHERS MAY HELP GIRLS GET AHEAD



For years, a controversy has simmered over whether being in a classroom with boys impedes girls' academic progress. Now, new research indicates that girls' educational prospects may be limited

even before they get to school by the configuration of their families.

Economists Kristin F. Butcher and Anne Case looked at how the sex of a woman's siblings affects her education. Studying white women born between 1920 and 1965, they found that a woman who had only brothers got, on average, more schooling and ultimately made more money than a woman who grew up with one or more sisters. Though the differences have apparently narrowed with successive generations, the economists' findings are provocative.

"Women shouldn't take it personally as far as whether it's better to have sisters than brothers," says Rebecca Blank, an economist at Northwestern University. "But the research shows that there's clearly something going on in families."

Why would a woman with only brothers receive more education than one with sisters? Ms. Butcher and Ms. Case theorize that it has to do with the choices parents make about whom to educate and the messages they send their children. An only girl may be considered "one of the boys" and given similar opportunities. But once another daughter is born, the sisters may end up in a different category in their parents' eyes, defined by different expectations.

"Families are like a black box," says Ms. Butcher, an economist at Virginia Polytechnic Institute and State University. "Everyone comes out of one, but we don't know much about what happens in them."

Most people realize that their families shaped their educational choices. Yet discussion can prove an emotional minefield because of the passions that surround gender and child-rearing issues. Certainly there are many women, including Ms. Butcher and Ms. Case, who come from families in which all the girls got college degrees. "Many of us think that growing up with all girls

makes you stronger," says Heidi Hartmann, director of the Institute on Women's Policy Research. "You get more support."

Others believe that thanks to a house full of brothers, they learned to compete and make themselves heard — and so, succeeded in school. "Because of what my brothers achieved, I would put the same standards on myself," says Bonnie Hagerman, a 25-year-old Princeton University alumna and high school teacher. Her older twin brothers graduated among the top 20 in their class at Dartmouth College. "I wanted to do what they did," she says. "I even grew up wanting to play Saturday morning football."

The sex of one's siblings isn't the determining factor in one's level of education. The economists acknowledge that family size, income and parents' education are much more relevant to educational achievement for both men and women. But all demographic factors being equal, the research, which used three different sets of population data, showed that women's education was significantly affected by their siblings' sex, but men's education wasn't. (The economists limited their study to whites to reduce the number of variables.)

According to the study, which was published in the *Quarterly Journal of Economics* in August[1994], women who grew up as the only girl among boys received, on average, a half year more schooling than those who had sisters.

The half year of extra schooling may seem inconsequential. But those six months often made the difference between dropping out of high school or college and graduating. In particular, for women aged 45 to 65, having a sister reduced their chances of finishing high school by 9% and of completing college by about 13%. Overall, women with sisters (and, therefore, less education) ended up earning roughly 6% less than women with brothers.

The study by Ms. Butcher and Ms. Case, a Princeton economist, comes out as educators and parents are debating how best to teach girls. A 1991 study by the American Association of University Women painted a grim picture of coed classrooms as places where girls are

silenced and, more specifically, discouraged from exploring traditionally "masculine" subjects such as math and science.

Until recently, economists have tended to limit their research on gender discrimination in families to developing countries. In societies where resources are scarce, parents invest in those children who will eventually deliver more. Thus, in countries where boys grow up to work, take in their elderly parents and support other family members, girls generally lose out on education if they have brothers.

The findings in the Butcher and Case study are a little more subtle. The fact that boys' educations aren't affected by their siblings' gender suggests that parents have more clear-cut plans for their sons, the economists say. If there is only one girl in a family, the same plans may apply to her. But the authors say that when a second daughter is born, "parents may group daughters together and apply a different standard for homework, grades and course loads."

Parents' attitudes are changing, though. The study found that educational differences between younger women — those in their twenties and thirties — are much less than for women over 40. "The generation of women that's now in their forties saw what happened to their mothers when they only had the option of staying home," says Ms. Hartmann. "Now they're investing in their daughters' educations and futures."

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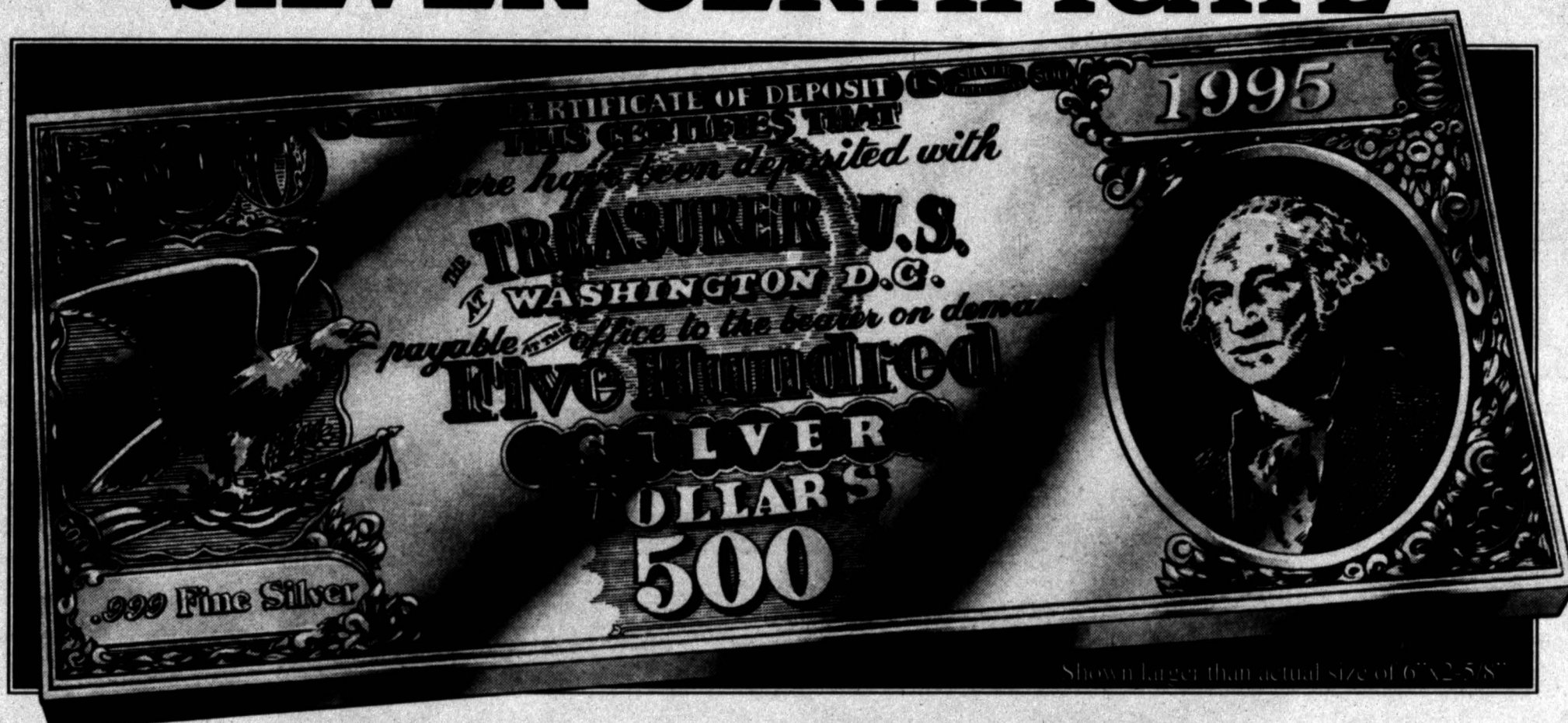
MEAN YEARS OF COMPLETE EDUCATION FOR WOMEN AND MEN BY NUMBER AND SEX OF SIBLINGS

NO. AND SEX OF SIBLINGS	WOMEN	MEN
NO SIBLINGS	13.42	14.26
ONE SIBLING		
0 sisters	13.90	13.99
1 sister	13.39	13.96
TWO SIBLINGS		
0 sisters	13.46	14.58
1 sister	13.30	13.95
2 sisters	13.34	13.95
THREE SIBLINGS		
0 sisters	13.73	13.04
1 sister	12.92	13.76
2 sisters	12.71	12.86
3 sisters	12.92	13.11

Source: 1985 Wave of the Panel Study of Income Dynamics, *The Quarterly Journal of Economics*

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GOLF ALONG THE OREGON TRAIL

A GOLFER'S PARADISE IN THE FALL

BORN OF VIOLENT volcanic eruptions over 45 million years ago, the eastern flank of the Cascade range has evolved into a lava-built plateau where the game of golf has flourished below the snow-capped peaks. More than 20 public access layouts have sprung up in and around Bend, gateway to central Oregon and overnight golf capital of the Northwest. Courses range from the high-desert links routed at 4,000 feet and higher, their fairways framed by lava rock outcrops, twisted junipers, and peppery sagebrush; to parkland-style layouts stretched across broad meadows or shaded by mighty ponderosa pines. Lakes and streams do a good job of defending par. Greens throughout the region are notoriously fast.

Though a few courses stay open all year, golf in central Oregon enjoys a seven-month season (May through November). Sunshine is abundant in this semi-arid zone. The Cascades screen the rain and the scenery is breathtaking. Factor in relatively low costs for meals, accommodations, and golf (with a few exceptions, greens fees are in the \$20 to \$45 range), and greater Bend, a 2 1/2-hour drive from Portland, sizes up as a wonderful bargain. Walking is not only permitted at all courses, it is encouraged in this feel-good, fitness-oriented part of the nation.

August is prime vacation time in central Oregon, especially with families. September and October, when the courses are quiet and the evenings turn cool, is the ideal time to visit.

WHERE TO PLAY

THE MUSTS

Sunriver Resort (Crosswater) (800) 547-3922. This grand, heathland-style course outlined by branches of the Deschutes River is destined to become one of the Northwest's best layouts. Five sets of tees at this Bob Cupp-John Fought-designed course, opened in June, range from 5,389 to 7,693 yards. The course is expansive, scenic, and very testing. You must stay at the Sunriver Resort to play. **Sunriver Resort (North Woodlands)** (800) 547-3922. This solid, Robert Trent Jones Jr.-

designed layout, site of the annual Oregon Open, occupies an arid plain framed by lava rock, seven lakes, tall pines, and sagebrush. It also features views of Mt. Bachelor. Slicers beware. Most of the water is on the right side of the course.

Black Butte Ranch (Big Meadow) (800) 399-2322. This course has a gorgeous layout by Robert Muir Graves set in a glacier-carved valley with great views of the Cascades. The parkland-style front nine is routed around marshes, ponds, and stately pines. The hillier back nine plays to a 6,415-foot rocky crag known as Black Butte. Finesse is required to score here.

Widgi Creek (503) 382-4449. Formerly the Pine Meadows Country Club, Widgi Creek is now a well-maintained, semi-private course set in beautiful woodlands. This Robert Muir Graves-designed layout has an excellent variety of holes. Its smooth, multilevel greens are among the region's best.

THE SECOND TIER

Sunriver Resort (South Meadows) (800) 547-3922. The resort's original course is a long, flat affair that plays along meadows and through pine groves. Elevated, mounded greens call for precise approach shots and deft putting.

Black Butte Ranch (Glaze Meadow) (800) 399-2322. Its tricky, tree-lined layout requires pinpoint shotmaking. Several holes dogleg sharply

out of view 200 yards from the tee. Keep your driver in the bag.

Awbrey Glen (800) 697-0052. This new course is a private club currently open to limited outside play. The layout is framed by basalt boulders and two lava outcrops. Its long, tough

par fives will test you.

River's Edge (800) 547-3928. This course has a fascinating layout routed on steep lava hills along the Deschutes River. The fairways are pinched by sagebrush, sand, pines, and lava rock. The par-three 16th drops 150 feet from tee to green.

Meadow Lakes (800) 588-2797. Located north of Bend, this new course occupies former pastureland. Ten ponds, rimrock canyons, and the Crooked River border the fairways.

Eagle Crest (Resort Course) (503) 923-4653. This rugged course in Redmond's Deschutes

River valley is lined with lava, sagebrush, and gnarly juniper trees. Two ponds at the 17th hole dunk mishits.

Eagle Crest (Ridge Course) (503) 923-4653. Carved from old-growth junipers, this two-year-old course features outstanding views of the Ochoco and Cascade Mountains. It has a good practice facility.

Quail Run (800) 801-1303. This regulation nine-hole is located near the Newberry National Volcanic Monument. At 3,450 yards from the tips, it will test your game.

BEST OF THE REST

Crooked River Ranch (503) 923-6343. With an open, forgiving layout routed below the canyon walls of the the Crooked River, the scenery often exceeds the quality of the holes.

Mountain High (503) 382-1111. This owner-developed layout in south Bend has blind shots and an island green at the par-three fifth that inspires mixed emotions.

Juniper Golf Club (800) 600-3121. In a beautiful high-desert setting, this is a Jekyll-and-Hyde layout. The original holes are very basic. The newer holes are better.

Nine Peaks (503) 475-3511. This picturesque course is routed in a high-desert landscape in Madras, north of Bend.



TWELFTH HOLE AT SUNRIVER RESORT, CROSSWATER COURSE. ©1995 DOST & EVANS



SEVENTH HOLE, PAR 5, AT WIDGI CREEK. ©1995

Kah-Nee-Ta Resort (800) 831-0100. Located north of Bend on the Warm Springs Indian Reservation, this course features several elevated greens that require blind approach shots.

Orion Greens (503) 388-3999. This sporty executive-length nine in Bend has five par threes and four par fours totaling 2,900 yards. It's ideal for novice golfers.

THE DEAL

Your choice is to stay in a full-service golf resort or book into a non-affiliated hotel or motel and play golf a la carte.

At Sunriver Resort (800-547-3922), guest room rates in the Lodge Village range from \$110 to \$129 through September 30. Condominiums (most with stone fireplaces and cathedral ceilings) go from \$130 for a two-bedroom unit to \$274 for a four-bedroom unit. The greens fee at North Woodlands is \$49 for resort guests, \$59 for non-guests. The rate at South Meadows is \$39 for guests and \$49 for non-guests. Crosswater has a two-night package designed for two golfers, which features lodging in suites and two rounds each with a cart at the Crosswater course. The rate is \$690 through September 15, \$510 thereafter.

At the Black Butte Ranch (800-452-7455), summer rates through September 30 range from \$80 per night for a standard lodge bedroom to \$170 per night for a golf course condominium (six persons, two baths). The greens fee is \$49 for 18 holes. Golf packages at Black Butte, available beginning October 1, start at \$79 per person, per night double occupancy and include two rounds of golf, dinner for two, and a welcome gift.

Through September 30, rates at the Eagle Crest Resort (800-682-4786), range from \$88 for a double room to \$235 for a three-bedroom townhouse including a gas grill and a Jacuzzi. The rates drop slightly in October.

Among the better mid-priced properties in the area are the Bend Riverside Motel (800-284-2363), with standard rooms at \$49 and studio units with a kitchen and a fireplace at \$69; the Best Western Entrada (800-528-1234), where units range from \$64 to \$89; and the Hampton Inn/Bend (800-426-7866), with rooms from \$66 to \$68 including continental breakfast.

For more information or vacation planning assistance, contact the Central Oregon Recreation Association (800-800-8334) for a free 64-page vacation guide, golf planner, and lodging information.

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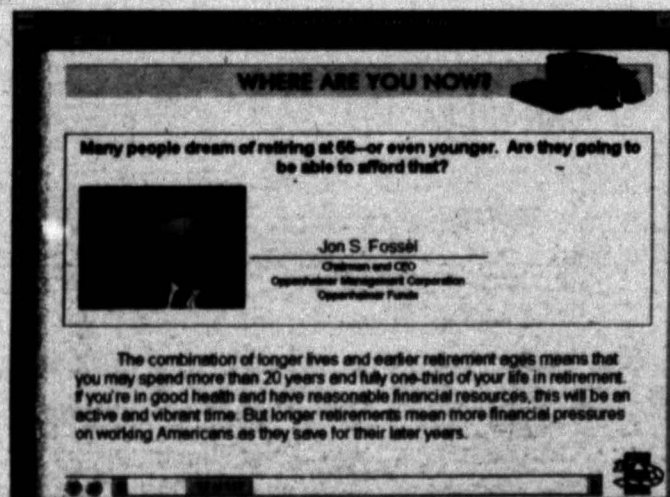
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